SERFF Tracking Number: AWLP-126856200 State: California

Filing Company: Anthem Blue Cross Life and Health Insurance State Tracking Number: PF-2010-01964

Company

Company Tracking Number:

TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider

(PPO)

Product Name: Individual Plans sold pre-9/23/2010

Project Name/Number: /

### Filing at a Glance

Company: Anthem Blue Cross Life and Health Insurance Company

Product Name: Individual Plans sold pre- SERFF Tr Num: AWLP-126856200 State: California

9/23/2010

TOI: H16I Individual Health - Major Medical SERFF Status: Assigned State Tr Num: PF-2010-01964

Sub-TOI: H16I.005A Individual - Preferred Co Tr Num: State Status:

Provider (PPO)

Filing Type: Rate Reviewer(s): Angela Jang, Marsha

Seeley, Sai-on Sam, Ali Zaker-Shahrak, Xiangchen Meng

Author: Jason Margus Disposition Date:
Date Submitted: 10/12/2010 Disposition Status:

Implementation Date Requested: 01/01/2011 Implementation Date:

#### **General Information**

Project Name:

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Market Type: Individual

Group Market Size:

Group Market Type:

Filing Status Changed: 10/13/2010 Explanation for Other Group Market Type:

State Status Changed:

Deemer Date: Created By: Jason Margus

Submitted By: Jason Margus Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

Filing Description:

There are two main components to this filing:

1) Policies sold prior to 9/23 will be moved to Unisex rates upon renewal on or after January 1, 2011. This change is revenue neutral in aggregate.

2) Establishes new rates for CoreGuard effective January 1, 2011.

SERFF Tracking Number: AWLP-126856200 State: California

Filing Company: Anthem Blue Cross Life and Health Insurance State Tracking Number: PF-2010-01964

Company

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TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider

(PPO)

Product Name: Individual Plans sold pre-9/23/2010

Project Name/Number: /

# **Company and Contact**

#### **Filing Contact Information**

Fritz Busch, Staff VP & Actuary III fritz.busch@wellpoint.com 13550 Triton Park Blvd 502-889-2737 [Phone]

Louisville, KY 40223

**Filing Company Information** 

Anthem Blue Cross Life and Health Insurance CoCode: 62825 State of Domicile: California

Company

21555 Oxnard Street Group Code: 671 Company Type: Life, Accident,

Health

Woodland Hills, CA 91367 Group Name: WellPoint Inc Group State ID Number:

(916) 447-9280 ext. [Phone] FEIN Number: 95-4331852

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### **Filing Fees**

Fee Required? No Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Anthem Blue Cross Life and Health Insurance \$0.00

Company

SERFF Tracking Number: AWLP-126856200 State: California

Filing Company: Anthem Blue Cross Life and Health Insurance State Tracking Number: PF-2010-01964

Company

Company Tracking Number:

TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider

(PPO)

Product Name: Individual Plans sold pre-9/23/2010

Project Name/Number: /

### Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Rate Numbers: Action: (Separated with commas)	Rate Action Information: *	Attachments
	Individual Plans sold pre-9/23/2010	R420, T160 [01- Revised 01-11]-RAT; [IND CDHP HSA 01 01 11]-RAT; [IND CDHP HIA 01 01 11]-RAT; [IND CDHP HIA Plus 01 01 11]-RAT; [IND CDHP HIA Plus 01 01 11]-RAT; NM31, PE27 [01-01-11]-RAT; H062, 1930, 1929 [01-01-11]-RAT; P958, PE48, PE49 [01-01-11]-RAT; [INDSS 01 01 11]-RAT; [DN13, DN14, DN15 [01-01-11]-RAT; [2010 Basic 01-01-11] -RAT; [Premier 01-01-11] -RAT; [RightPlan 500 01-01-11] -RAT;	Previous State Filing Number: Percent Rate Change 0.400 Request:	2011- 01_Rates_CDI_S S_SEND.pdf 2011- 01_Rates_CDI_C DHP_SEND.pdf 2011- 01_Rates_CDI_C G_CP_PR_SEN D.pdf 2011- 01_Rates_CDI_O ther_SEND.pdf

[Ind CoreGuard 01-01-11] -RAT

Monthly Rates Effective 01/01/11

SmartSense 500 -- with Generic RX (1 member)

Rate Calcu														
		a 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$211	\$211	\$194	\$194	\$186	\$186	\$178	\$178	\$161	\$161	\$150	\$150	\$130	\$130
1	\$192	\$192	\$177	\$177	\$170	\$170	\$162	\$162	\$147	\$147	\$137	\$137	\$118 \$110	\$118
2 3	\$183 \$168	\$183 \$168	\$168 \$155	\$168 \$155	\$161 \$148	\$161 \$148	\$154 \$142	\$154 \$142	\$140 \$129	\$140 \$129	\$130 \$120	\$130 \$120	\$113 \$104	\$113 \$104
4	\$158	\$158 \$154	\$155 \$142	\$155 \$142	\$148 \$136	\$148 \$136	\$142 \$130	\$142 \$130	\$129 \$118	\$129 \$118	\$120 \$110	\$120 \$110	\$104 \$95	\$104
5	\$134 \$141	\$134 \$141	\$142 \$130	\$142	\$125	\$136 \$125	\$130 \$119	\$130	\$118 \$108	\$118 \$108	\$110 \$101	\$110 \$101	\$95 \$87	\$95 \$87
6	\$130	\$130	\$130 \$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
7	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
8	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
9	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
10	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
11	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
12	\$118	\$118	\$109	\$109	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
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14	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
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16	\$175	\$175	\$161	\$161	\$154	\$154	\$147	\$147	\$134	\$134	\$125	\$125	\$108	\$108
17	\$195	\$195	\$180	\$180	\$172	\$172	\$165	\$165	\$149	\$149	\$139	\$139	\$120	\$120
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20	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
21	\$206	\$206	\$190	\$190	\$181	\$181	\$173	\$173	\$157	\$157	\$147	\$147	\$127	\$127
22	\$209	\$209	\$192	\$192	\$184	\$184	\$176	\$176	\$160	\$160	\$149	\$149	\$129	\$129
23	\$213	\$213	\$196	\$196	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$131	\$131
24	\$216	\$216	\$199	\$199	\$190	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
25	\$216	\$216	\$199	\$199	\$190	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
26	\$216	\$216	\$199	\$199	\$190	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
27	\$216	\$216	\$200	\$200	\$191	\$191	\$183	\$183	\$166	\$166	\$154	\$154	\$133	\$133
28	\$220	\$220	\$203	\$203	\$194	\$194	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
29 30	\$227 \$233	\$227 \$233	\$209 \$215	\$209 \$215	\$200 \$206	\$200 \$206	\$191 \$197	\$191 \$197	\$174 \$179	\$174 \$179	\$162 \$166	\$162 \$166	\$140 \$144	\$140 \$144
31	\$239	\$239	\$220	\$210	\$200	\$200	\$201	\$201	\$179 \$183	\$179 \$183	\$170	\$170	\$144	\$144
32	\$244	\$244	\$225	\$225	\$215	\$215	\$206	\$206	\$187	\$187	\$174	\$174	\$150	\$150
33	\$247	\$247	\$228	\$228	\$218	\$218	\$209	\$209	\$189	\$189	\$177	\$177	\$153	\$153
34	\$251	\$251	\$231	\$231	\$221	\$221	\$212	\$212	\$192	\$192	\$179	\$179	\$155	\$155
35	\$253	\$253	\$233	\$233	\$223	\$223	\$214	\$214	\$194	\$194	\$181	\$181	\$156	\$156
36	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
37	\$261	\$261	\$241	\$241	\$231	\$231	\$220	\$220	\$200	\$200	\$186	\$186	\$161	\$161
38	\$268	\$268	\$247	\$247	\$237	\$237	\$226	\$226	\$205	\$205	\$191	\$191	\$165	\$165
39	\$283	\$283	\$261	\$261	\$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$174	\$174
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41	\$324	\$324	\$299	\$299	\$286	\$286	\$273	\$273	\$248	\$248	\$231	\$231	\$200	\$200
42	\$341	\$341	\$314	\$314	\$301	\$301	\$287	\$287	\$261	\$261	\$243	\$243	\$210	\$210
43	\$351	\$351	\$324	\$324	\$310	\$310	\$296	\$296	\$269	\$269	\$251	\$251	\$217	\$217
44	\$361	\$361	\$333	\$333	\$318	\$318	\$305	\$305	\$276	\$276	\$258	\$258	\$222	\$222
45	\$367	\$367	\$339	\$339	\$324	\$324	\$310	\$310	\$281	\$281	\$262	\$262	\$226	\$226
46	\$371	\$371	\$342	\$342	\$327	\$327	\$313	\$313	\$284	\$284	\$264	\$264	\$228	\$228
47	\$374	\$374	\$345	\$345	\$330	\$330	\$316	\$316	\$286	\$286	\$267	\$267	\$231	\$231
48	\$386	\$386	\$355	\$355	\$340	\$340	\$325	\$325	\$295	\$295	\$275	\$275	\$238	\$238
49	\$402	\$402	\$371	\$371	\$355	\$355	\$339	\$339	\$308	\$308	\$287	\$287	\$248	\$248
50	\$421	\$421	\$389	\$389	\$372	\$372	\$356	\$356	\$323	\$323	\$301	\$301	\$260	\$260
51 50	\$442	\$442	\$407	\$407	\$390	\$390	\$373	\$373	\$338	\$338	\$315	\$315	\$272	\$272
52 52	\$460	\$460 \$475	\$424	\$424	\$406	\$406 \$410	\$388	\$388	\$352	\$352	\$328	\$328	\$284	\$284
53 54	\$475	\$475 \$405	\$438	\$438	\$419	\$419	\$401	\$401	\$364	\$364	\$339	\$339	\$293	\$293
54 55	\$485 \$491	\$485 \$491	\$447 \$452	\$447 \$452	\$428 \$433	\$428 \$433	\$409 \$414	\$409 \$414	\$372 \$376	\$372 \$376	\$346 \$350	\$346 \$350	\$299 \$303	\$299 \$303
56	\$491 \$499	\$491 \$499	\$452 \$460	\$452 \$460	\$433 \$441	\$433 \$441	\$414 \$421	\$414 \$421	\$376 \$382	\$376 \$382	\$350 \$356	\$350 \$356	\$303 \$308	\$303
56 57	\$499 \$516	\$516	\$475	\$475	\$455	\$455	\$435	\$435	\$395	\$395	\$368	\$368	\$318	\$318
57 58	\$516 \$542	\$516 \$542	\$475 \$499	\$475 \$499	\$433 \$478	\$433 \$478	\$457	\$457	\$415	\$415	\$387	\$387	\$334	\$334
59	\$542 \$583	\$583	\$537	\$499 \$537	\$514	\$476 \$514	\$492	\$492	\$415 \$446	\$415 \$446	\$416	\$416	\$359	\$359
60	\$640	\$640	\$590	\$590	\$565	\$565	\$540	\$540	\$490	\$490	\$457	\$457	\$395	\$395
00	\$708	\$708	\$652	\$652	\$624	\$624	\$597	\$5 <del>4</del> 0 \$597	\$542	\$542	\$505	\$505	\$436	\$436
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62	\$767	\$767	\$707 \$738	\$707	\$677 \$707	\$677 \$707	\$647 \$676	\$647 \$676	\$587 \$613	\$587 \$613	\$547 \$571	\$547 \$571	\$473 \$494	\$473 \$494
			\$707 \$738 \$744		\$677 \$707 \$712	\$677 \$707 \$712	\$647 \$676 \$681	\$647 \$676 \$681	\$587 \$613 \$618	\$587 \$613 \$618	\$547 \$571 \$576	\$547 \$571 \$576	\$473 \$494 \$498	\$473 \$494 \$498

Monthly Rates Effective 01/01/11 SmartSense 500 -- with Generic RX (2+ members)

Rate Calcu							ember							
. iato Salou		ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female	Male	Female										
0	\$211	\$211	\$194	\$194	\$186	\$186	\$178	\$178	\$161	\$161	\$150	\$150	\$130	\$130
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2	\$183	\$183	\$168	\$168	\$161	\$161	\$154	\$154	\$140	\$140	\$130	\$130	\$113	\$113
3 4	\$168 \$154	\$168 \$154	\$155 \$142	\$155 \$142	\$148 \$126	\$148 \$136	\$142 \$120	\$142 \$130	\$129 \$118	\$129 \$118	\$120 \$110	\$120 \$110	\$104 \$95	\$104 \$95
5	\$134 \$141	\$154 \$141	\$142 \$130	\$142	\$136 \$125	\$136 \$125	\$130 \$119	\$130	\$108	\$118 \$108	\$101	\$110 \$101	\$95 \$87	\$95 \$87
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11 12	\$115 \$118	\$115 \$118	\$106 \$109	\$106 \$109	\$102 \$104	\$102 \$104	\$97 \$99	\$97 \$99	\$88 \$90	\$88 \$90	\$82 \$84	\$82 \$84	\$71 \$72	\$71 \$72
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19 20	\$205 \$205	\$205 \$205	\$189 \$189	\$189 \$189	\$181 \$181	\$181 \$181	\$173 \$173	\$173 \$173	\$157 \$157	\$157 \$157	\$146 \$146	\$146 \$146	\$126 \$126	\$126 \$126
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27 28	\$216 \$220	\$216 \$220	\$200 \$203	\$200 \$203	\$191 \$194	\$191 \$194	\$183 \$186	\$183 \$186	\$166 \$169	\$166 \$169	\$154 \$157	\$154 \$157	\$133 \$136	\$133 \$136
26 29	\$220 \$226	\$220 \$226	\$203 \$209	\$203 \$209	\$200	\$200	\$190 \$191	\$191	\$173	\$173	\$162	\$162	\$140	\$140
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34 35	\$240 \$242	\$240 \$242	\$222 \$223	\$222 \$223	\$212 \$214	\$212 \$214	\$203 \$204	\$203 \$204	\$184 \$185	\$184 \$185	\$171 \$173	\$171 \$173	\$148 \$149	\$148 \$149
35 36	\$242 \$243	\$242 \$243	\$223 \$224	\$223 \$224	\$214 \$214	\$214 \$214	\$204 \$205	\$204 \$205	\$185 \$186	\$185 \$186	\$173 \$173	\$173 \$173	\$149 \$150	\$149 \$150
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42 43	\$285 \$294	\$285 \$294	\$263 \$271	\$263 \$271	\$252 \$259	\$252 \$259	\$241 \$248	\$241 \$248	\$219 \$225	\$219 \$225	\$204 \$210	\$204 \$210	\$176 \$181	\$176 \$181
43 44	\$294 \$302	\$294 \$302	\$271 \$279	\$271 \$279	\$259 \$267	\$259 \$267	\$248 \$255	\$248 \$255	\$225 \$231	\$225 \$231	\$210 \$216	\$210 \$216	\$186	\$181 \$186
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47	\$313	\$313	\$288	\$288	\$276	\$276	\$264	\$264	\$239	\$239	\$223	\$223	\$193	\$193
48	\$322	\$322	\$297	\$297	\$284	\$284	\$272	\$272	\$247	\$247	\$230	\$230	\$199 ***********************************	\$199 \$007
49 50	\$336 \$352	\$336 \$352	\$310 \$324	\$310 \$324	\$297 \$310	\$297 \$310	\$284 \$297	\$284 \$297	\$257 \$269	\$257 \$260	\$240 \$251	\$240 \$251	\$207 \$217	\$207 \$217
50 51	\$352 \$391	\$352 \$391	\$324 \$361	\$324 \$361	\$310 \$345	\$310 \$345	\$297 \$330	\$297 \$330	\$269 \$300	\$269 \$300	\$251 \$279	\$251 \$279	\$217 \$241	\$217 \$241
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53	\$420	\$420	\$388	\$388	\$371	\$371	\$355	\$355	\$322	\$322	\$300	\$300	\$259	\$259
54	\$429	\$429	\$396	\$396	\$379	\$379	\$362	\$362	\$329	\$329	\$306	\$306	\$265	\$265
55	\$435	\$435	\$401	\$401	\$384	\$384	\$367	\$367	\$333	\$333	\$310	\$310	\$268	\$268
56 57	\$479	\$479	\$442	\$442	\$423	\$423	\$404	\$404	\$367	\$367	\$342	\$342	\$295	\$295
57 58	\$494 \$519	\$494 \$519	\$456 \$479	\$456 \$479	\$436 \$458	\$436 \$458	\$417 \$438	\$417 \$438	\$379 \$398	\$379 \$398	\$353 \$371	\$353 \$371	\$305 \$320	\$305 \$320
58 59	\$519 \$559	\$519 \$559	\$479 \$515	\$479 \$515	\$458 \$493	\$458 \$493	\$438 \$471	\$438 \$471	\$398 \$428	\$398 \$428	\$371 \$399	\$371 \$399	\$320 \$345	\$320 \$345
60	\$614	\$614	\$566	\$566	\$542	\$542	\$518	\$518	\$470	\$470	\$438	\$438	\$378	\$378
61	\$679	\$679	\$626	\$626	\$599	\$599	\$573	\$573	\$520	\$520	\$484	\$484	\$418	\$418
62	\$736	\$736	\$678	\$678	\$649	\$649	\$621	\$621	\$563	\$563	\$525	\$525	\$454	\$454
63	\$767	\$767	\$708	\$708	\$677	\$677	\$648	\$648	\$588	\$588	\$548	\$548	\$473	\$473
64	\$774	\$774	\$713	\$713	\$683	\$683	\$653	\$653	\$592	\$592	\$552	\$552	\$477	\$477
65+	\$774	\$774	\$713	\$713	\$683	\$683	\$653	\$653	\$592	\$592	\$552	\$552	\$477	\$477

Monthly Rates Effective 01/01/11

SmartSense 1500 -- with Generic RX (1 member)

Rate Calcu														
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$96	\$96	\$89	\$89	\$77	\$77
1	\$114	\$114	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
2	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
3	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78 \$70	\$78	\$72	\$72	\$62	\$62
4 5	\$95 \$89	\$95 \$89	\$88 \$82	\$88 \$82	\$84 \$79	\$84 \$79	\$80 \$75	\$80 \$75	\$73 \$68	\$73 \$68	\$68 \$64	\$68 \$64	\$59 \$55	\$59 \$55
6	\$84	\$84	ъо≥ \$77	\$77	\$79 \$74	\$79 \$74	\$75 \$71	\$75 \$71	\$64	\$64	\$60	\$60	\$53 \$52	\$53 \$52
7	\$80	\$80	\$77 \$73	\$77 \$73	\$74 \$70	\$74 \$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
8	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$57 \$54	\$57 \$54	\$47	\$47
9	\$76	\$76	\$70 \$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
11	\$77	\$77	\$71	\$71	\$67	\$67	\$65	\$65	\$58	\$58	\$54	\$54	\$47	\$47
12	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$48	\$48
13	\$83	\$83	\$76	\$76	\$73	\$73	\$70	\$70	\$63	\$63	\$59	\$59	\$51	\$51
14	\$92	\$92	\$85	\$85	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
15	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$61	\$61
16	\$112	\$112	\$103	\$103	\$99	\$99	\$94	\$94	\$86	\$86	\$80	\$80	\$69	\$69
17	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$96	\$96	\$89	\$89	\$77	\$77
18	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
19	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
20	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
21	\$132	\$132	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
22	\$133	\$133	\$123	\$123	\$118	\$118	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
23	\$136	\$136	\$125	\$125	\$120	\$120	\$114	\$114	\$104	\$104	\$97	\$97	\$84	\$84
24	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
25	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
26	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
27	\$138	\$138	\$127	\$127	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
28	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
29	\$144	\$144	\$133	\$133	\$127	\$127	\$121	\$121	\$110	\$110	\$103	\$103	\$89	\$89
30	\$148	\$148	\$136	\$136	\$130	\$130	\$124	\$124	\$113	\$113	\$105	\$105	\$91	\$91
31	\$151	\$151	\$139	\$139	\$133	\$133	\$127	\$127	\$115	\$115	\$108	\$108	\$93	\$93
32	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
33	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$111	\$111	\$96	\$96
34	\$158	\$158	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$98	\$98
35	\$160	\$160 \$160	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$99	\$99
36	\$162	\$162	\$149	\$149 \$150	\$143	\$143	\$136	\$136	\$124	\$124	\$115	\$115	\$100	\$100
37 38	\$165 \$170	\$165 \$170	\$152 \$156	\$152 \$156	\$146 \$150	\$146 \$150	\$139 \$143	\$139 \$143	\$126 \$130	\$126 \$130	\$118 \$121	\$118 \$121	\$102 \$104	\$102 \$104
39	\$170 \$179	\$170 \$179	\$165	\$165	\$150 \$158	\$150 \$158	\$143 \$151	\$143 \$151	\$130 \$137	\$130 \$137	\$127	\$127	\$104	\$104
40	\$191	\$179	\$176	\$176	\$169	\$169	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
41	\$205	\$205	\$170	\$170	\$181	\$181	\$173	\$173	\$157	\$140 \$157	\$146	\$146	\$116 \$126	\$126
42	\$218	\$218	\$201	\$201	\$192	\$192	\$184	\$184	\$167	\$167	\$155	\$155	\$134	\$134
43	\$227	\$227	\$210	\$210	\$201	\$201	\$192	\$192	\$174	\$174	\$162	\$162	\$140	\$140
44	\$236	\$236	\$218	\$218	\$208	\$208	\$199	\$199	\$181	\$181	\$169	\$169	\$146	\$146
45	\$242	\$242	\$223	\$223	\$214	\$214	\$204	\$204	\$185	\$185	\$173	\$173	\$149	\$149
46	\$245	\$245	\$226	\$226	\$216	\$216	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
47	\$249	\$249	\$229	\$229	\$219	\$219	\$210	\$210	\$190	\$190	\$177	\$177	\$153	\$153
48	\$259	\$259	\$239	\$239	\$229	\$229	\$219	\$219	\$199	\$199	\$185	\$185	\$160	\$160
49	\$276	\$276	\$254	\$254	\$243	\$243	\$233	\$233	\$211	\$211	\$197	\$197	\$170	\$170
50	\$296	\$296	\$272	\$272	\$261	\$261	\$249	\$249	\$226	\$226	\$211	\$211	\$182	\$182
51	\$316	\$316	\$291	\$291	\$279	\$279	\$266	\$266	\$242	\$242	\$225	\$225	\$195	\$195
52	\$334	\$334	\$308	\$308	\$295	\$295	\$282	\$282	\$256	\$256	\$239	\$239	\$206	\$206
53	\$349	\$349	\$322	\$322	\$308	\$308	\$295	\$295	\$268	\$268	\$249	\$249	\$215	\$215
54	\$359	\$359	\$331	\$331	\$317	\$317	\$303	\$303	\$275	\$275	\$256	\$256	\$222	\$222
	\$365	\$365	\$337	\$337	\$322	\$322	\$308	\$308	\$280	\$280	\$261	\$261	\$225	\$225
55		\$374	\$344	\$344	\$330	\$330	\$315	\$315	\$286	\$286	\$267	\$267	\$230	\$230
56	\$374				\$344	\$344	\$329	\$329	\$299	\$299	\$278	\$278	\$240	\$240
56 57	\$374 \$390	\$390	\$360	\$360										
56 57 58	\$390 \$416	\$390 \$416	\$383	\$383	\$367	\$367	\$351	\$351	\$318	\$318	\$297	\$297	\$256	\$256
56 57 58 59	\$390 \$416 \$457	\$390 \$416 \$457	\$383 \$421	\$383 \$421	\$367 \$403	\$367 \$403	\$385	\$385	\$350	\$350	\$326	\$326	\$282	\$282
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Monthly Rates Effective 01/01/11 SmartSense 1500 -- with Generic RX (2+ members)

Mart	Rate Calcu					<u> </u>	,	nember.							
O   \$122   \$1125   \$110   \$110   \$110   \$100   \$100   \$100   \$980   \$980   \$890   \$890   \$77   \$77   \$77   \$77   \$71		Are	ea 1	Are	ea 2	Are	ea 3	Are							
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5         589         889         882         882         879         879         875         875         868         864         864         856         852         852         77         870         880         880         880         880         881         841         847         147         141         871         847         847         147         141         847         847         847															
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15		\$83					\$73								
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37         \$159         \$159         \$146         \$146         \$140         \$140         \$134         \$134         \$134         \$121         \$121         \$113         \$113         \$98         \$98           38         \$162         \$150         \$150         \$155         \$149         \$143         \$137         \$124         \$124         \$116         \$116         \$100         \$100           9         \$169         \$156         \$149         \$143         \$143         \$124         \$124         \$116         \$1104         \$104           40         \$177         \$177         \$163         \$163         \$156         \$156         \$149         \$143         \$135         \$135         \$126         \$126         \$109         \$109           41         \$182         \$168         \$168         \$160         \$153         \$153         \$135         \$135         \$126         \$126         \$126         \$109         \$109           41         \$182         \$182         \$168         \$171         \$171         \$161         \$164         \$148         \$148         \$132         \$132         \$112         \$119           41         \$182         \$162         \$162															
38         \$162         \$162         \$150         \$143         \$143         \$137         \$124         \$124         \$116         \$110         \$100         \$100           39         \$169         \$169         \$156         \$156         \$156         \$149         \$143         \$143         \$143         \$129         \$121         \$121         \$100         \$100           40         \$177         \$177         \$163         \$163         \$156         \$156         \$149         \$135         \$135         \$126         \$126         \$109         \$109           41         \$182         \$182         \$168         \$160         \$160         \$153         \$135         \$139         \$130         \$130         \$112         \$112           42         \$185         \$186         \$177         \$163         \$163         \$156         \$156         \$156         \$142         \$142         \$132         \$132         \$112         \$112           42         \$1845         \$194         \$179         \$171         \$171         \$160         \$153         \$153         \$139         \$130         \$130         \$112         \$112           42         \$162         \$162         \$162 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td>										-					
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40 \$177 \$177 \$163 \$163 \$156 \$156 \$149 \$149 \$135 \$135 \$126 \$126 \$109 \$109 \$141 \$182 \$182 \$182 \$168 \$168 \$168 \$160 \$153 \$153 \$135 \$139 \$130 \$130 \$130 \$112 \$112 \$112 \$12 \$139 \$139 \$130 \$130 \$130 \$130 \$130 \$130 \$130 \$130										-					
41         \$182         \$182         \$168         \$160         \$160         \$153         \$153         \$139         \$130         \$130         \$112         \$112           42         \$185         \$185         \$171         \$171         \$163         \$163         \$156         \$156         \$142         \$142         \$132         \$114         \$114           43         \$194         \$194         \$179         \$171         \$171         \$171         \$164         \$148         \$148         \$138         \$138         \$119           44         \$201         \$206         \$186         \$186         \$178         \$170         \$170         \$154         \$154         \$144         \$144         \$124         \$124           45         \$206         \$206         \$190         \$182         \$182         \$174         \$176         \$150         \$160         \$149         \$149         \$127         \$127           46         \$209         \$209         \$193         \$183         \$184         \$187         \$179         \$179         \$162         \$160         \$149         \$149         \$129         \$129         \$129         \$129         \$129         \$129         \$129         \$129		_						_	_						
42         \$185         \$185         \$171         \$171         \$163         \$163         \$156         \$156         \$142         \$142         \$132         \$132         \$114         \$114         \$114         \$143         \$194         \$179         \$179         \$171         \$171         \$164         \$164         \$148         \$148         \$138         \$138         \$119         \$119         \$119         \$119         \$174         \$174         \$170         \$154         \$154         \$144         \$144         \$124         \$124           45         \$206         \$206         \$190         \$190         \$182         \$182         \$174         \$174         \$158         \$158         \$147         \$147         \$127         \$127         \$127         \$46         \$209         \$209         \$193         \$193         \$184         \$184         \$176         \$160         \$160         \$149         \$149         \$129 <td></td>															
43         \$194         \$194         \$179         \$179         \$171         \$171         \$164         \$164         \$148         \$148         \$138         \$138         \$119         \$119         \$119         \$44         \$201         \$186         \$186         \$178         \$178         \$170         \$150         \$154         \$154         \$144         \$144         \$124         \$124           45         \$206         \$209         \$190         \$190         \$182         \$182         \$174         \$174         \$158         \$158         \$147         \$147         \$127         \$127         \$127         \$127         \$127         \$127         \$127         \$127         \$127         \$127         \$127         \$127         \$127         \$127         \$127         \$129         \$149         \$129         \$129         \$129         \$149         \$129         \$129         \$129         \$129         \$129         \$129         \$129         \$129         \$149         \$129         \$129         \$129         \$149         \$129         \$129         \$129         \$149         \$129         \$149         \$129         \$149         \$129         \$149         \$129         \$149         \$129         \$149         \$129 <td></td>															
44         \$201         \$206         \$186         \$178         \$178         \$170         \$154         \$154         \$144         \$144         \$124         \$124           45         \$206         \$206         \$190         \$190         \$182         \$182         \$174         \$174         \$158         \$158         \$147         \$147         \$127         \$127           46         \$209         \$209         \$193         \$193         \$184         \$184         \$176         \$160         \$160         \$149         \$129										-				-	
45         \$206         \$206         \$190         \$190         \$182         \$174         \$174         \$158         \$158         \$147         \$147         \$127         \$127         \$46         \$209         \$193         \$193         \$184         \$184         \$176         \$176         \$160         \$149         \$149         \$129         \$131         \$221         \$221         \$221         \$212         \$122         \$192         \$179         \$179         \$175         \$175         \$1										-				-	
46         \$209         \$209         \$193         \$193         \$184         \$184         \$176         \$160         \$160         \$149         \$149         \$129         \$129           47         \$212         \$212         \$195         \$195         \$187         \$187         \$179         \$162         \$162         \$151         \$151         \$131         \$131           48         \$221         \$221         \$204         \$195         \$195         \$186         \$169         \$169         \$158         \$158         \$136         \$136           49         \$235         \$235         \$217         \$217         \$207         \$207         \$198         \$198         \$180         \$180         \$168         \$168         \$145         \$136           50         \$251         \$251         \$231         \$221         \$221         \$212         \$192         \$179         \$179         \$155         \$155           51         \$284         \$284         \$262         \$262         \$250         \$239         \$239         \$217         \$217         \$217         \$175         \$175           52         \$301         \$301         \$277         \$277         \$265         \$265															
47       \$212       \$212       \$195       \$195       \$187       \$187       \$179       \$179       \$162       \$162       \$151       \$151       \$131       \$131         48       \$221       \$221       \$204       \$204       \$195       \$195       \$186       \$186       \$169       \$169       \$158       \$158       \$136       \$136         49       \$235       \$235       \$217       \$217       \$207       \$207       \$198       \$180       \$180       \$168       \$168       \$145       \$145         50       \$251       \$251       \$231       \$221       \$221       \$212       \$192       \$192       \$179       \$179       \$175       \$155       \$155       \$155       \$155       \$215       \$231       \$221       \$221       \$212       \$192       \$192       \$179       \$179       \$175       \$155       \$155       \$155       \$175       \$252       \$301       \$301       \$277       \$265       \$265       \$254       \$224       \$2202       \$175       \$175       \$175       \$275       \$265       \$265       \$265       \$265       \$265       \$265       \$265       \$265       \$265       \$265       \$265       \$265<	46	\$209	\$209	\$193	\$193	\$184	\$184	\$176	\$176	\$160	\$160	\$149	\$149	\$129	
49         \$235         \$235         \$217         \$207         \$207         \$198         \$198         \$180         \$180         \$168         \$168         \$145         \$145           50         \$251         \$251         \$231         \$231         \$221         \$212         \$212         \$192         \$179         \$179         \$155         \$155           51         \$284         \$284         \$262         \$262         \$250         \$250         \$239         \$239         \$217         \$217         \$202         \$202         \$175         \$175           52         \$301         \$301         \$277         \$265         \$265         \$254         \$230         \$230         \$215         \$215         \$185         \$185           53         \$314         \$314         \$289         \$289         \$277         \$277         \$265         \$265         \$240         \$240         \$224         \$224         \$194         \$194           54         \$324         \$324         \$299         \$286         \$286         \$273         \$273         \$248         \$248         \$231         \$231         \$200         \$200           55         \$330         \$330         \$304					\$195		\$187			-					
50         \$251         \$251         \$231         \$221         \$212         \$212         \$192         \$179         \$179         \$155         \$155           51         \$284         \$284         \$262         \$262         \$250         \$250         \$239         \$239         \$217         \$217         \$202         \$202         \$175         \$175           52         \$301         \$301         \$277         \$265         \$265         \$254         \$230         \$230         \$215         \$215         \$185           53         \$314         \$314         \$289         \$289         \$277         \$277         \$265         \$265         \$240         \$240         \$224         \$224         \$194         \$194           54         \$324         \$324         \$299         \$286         \$286         \$273         \$273         \$248         \$248         \$231         \$231         \$200         \$200           55         \$330         \$330         \$304         \$304         \$291         \$278         \$278         \$253         \$235         \$235         \$203         \$203           56         \$365         \$365         \$336         \$336         \$336         \$336															
51         \$284         \$284         \$262         \$250         \$250         \$239         \$239         \$217         \$217         \$202         \$175         \$175           52         \$301         \$301         \$277         \$265         \$265         \$254         \$254         \$230         \$230         \$215         \$215         \$185         \$185           53         \$314         \$314         \$289         \$289         \$277         \$277         \$265         \$265         \$240         \$240         \$224         \$224         \$194         \$194           54         \$324         \$324         \$299         \$286         \$286         \$273         \$273         \$248         \$248         \$231         \$231         \$200         \$200           55         \$330         \$3304         \$304         \$291         \$291         \$278         \$278         \$253         \$235         \$235         \$203         \$203           56         \$365         \$365         \$336         \$336         \$322         \$322         \$308         \$308         \$279         \$279         \$260         \$225         \$225           57         \$380         \$380         \$374         \$374 <td></td>															
52         \$301         \$301         \$277         \$265         \$265         \$254         \$254         \$230         \$215         \$215         \$185         \$185           53         \$314         \$314         \$289         \$289         \$277         \$277         \$265         \$265         \$240         \$240         \$224         \$224         \$194         \$194           54         \$324         \$324         \$299         \$286         \$286         \$273         \$273         \$248         \$248         \$231         \$200         \$200           55         \$330         \$330         \$304         \$291         \$291         \$278         \$278         \$253         \$235         \$235         \$203         \$203           56         \$365         \$336         \$336         \$322         \$322         \$308         \$308         \$279         \$260         \$260         \$225         \$225           57         \$380         \$380         \$351         \$336         \$336         \$321         \$321         \$291         \$271         \$271         \$234         \$234           58         \$406         \$406         \$374         \$374         \$358         \$358         \$342															
53         \$314         \$314         \$289         \$289         \$277         \$265         \$265         \$240         \$240         \$224         \$194         \$194           54         \$324         \$324         \$299         \$286         \$286         \$273         \$273         \$248         \$248         \$231         \$231         \$200         \$200           55         \$330         \$330         \$304         \$304         \$291         \$291         \$278         \$278         \$253         \$235         \$235         \$203         \$203           56         \$365         \$336         \$336         \$322         \$322         \$308         \$308         \$279         \$260         \$260         \$225         \$225           57         \$380         \$380         \$351         \$336         \$336         \$321         \$321         \$291         \$271         \$271         \$234         \$234           58         \$406         \$406         \$374         \$374         \$358         \$358         \$342         \$311         \$311         \$290         \$290         \$250         \$250           59         \$445         \$441         \$411         \$393         \$393         \$376										-					
54         \$324         \$299         \$299         \$286         \$286         \$273         \$273         \$248         \$248         \$231         \$200         \$200           55         \$330         \$330         \$304         \$291         \$291         \$278         \$278         \$253         \$235         \$235         \$203         \$203           56         \$365         \$336         \$336         \$322         \$322         \$308         \$308         \$279         \$260         \$260         \$225         \$225           57         \$380         \$380         \$351         \$336         \$336         \$321         \$321         \$291         \$271         \$271         \$234         \$234           58         \$406         \$406         \$374         \$374         \$358         \$358         \$342         \$311         \$311         \$290         \$290         \$250         \$250         \$250         \$250         \$250         \$250         \$250         \$255         \$275         \$275         \$275         \$275         \$275         \$275         \$275         \$275         \$275         \$275         \$275         \$275         \$275         \$275         \$275         \$275         \$275 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td></td><td>-</td><td></td></td<>										-				-	
55         \$330         \$304         \$304         \$291         \$278         \$278         \$253         \$235         \$235         \$203         \$203           56         \$365         \$365         \$336         \$336         \$322         \$322         \$308         \$308         \$279         \$260         \$260         \$225         \$225           57         \$380         \$380         \$351         \$336         \$336         \$321         \$291         \$291         \$271         \$271         \$234         \$234           58         \$406         \$406         \$374         \$374         \$358         \$358         \$342         \$311         \$311         \$290         \$290         \$250         \$250           59         \$445         \$441         \$411         \$393         \$393         \$376         \$341         \$311         \$290         \$290         \$250         \$250         \$275           60         \$502         \$462         \$443         \$443         \$423         \$423         \$384         \$384         \$358         \$358         \$309         \$309         \$309           61         \$568         \$568         \$524         \$524         \$501         \$501										-				-	
56         \$365         \$365         \$336         \$322         \$322         \$308         \$308         \$279         \$260         \$260         \$225         \$225           57         \$380         \$380         \$351         \$336         \$336         \$321         \$291         \$291         \$271         \$271         \$234         \$234           58         \$406         \$406         \$374         \$374         \$358         \$358         \$342         \$311         \$311         \$290         \$290         \$250         \$250           59         \$445         \$441         \$411         \$393         \$336         \$376         \$341         \$311         \$290         \$290         \$250         \$255           59         \$445         \$441         \$411         \$393         \$376         \$376         \$341         \$318         \$318         \$275         \$275           60         \$502         \$462         \$443         \$443         \$423         \$384         \$384         \$358         \$358         \$309         \$309           61         \$568         \$568         \$524         \$501         \$501         \$479         \$479         \$435         \$405         \$405															
57         \$380         \$380         \$351         \$351         \$336         \$336         \$321         \$291         \$291         \$271         \$271         \$234         \$234           58         \$406         \$406         \$374         \$374         \$358         \$358         \$342         \$342         \$311         \$311         \$290         \$290         \$250         \$250           59         \$445         \$441         \$411         \$393         \$376         \$376         \$341         \$318         \$318         \$275         \$275           60         \$502         \$502         \$462         \$443         \$443         \$423         \$423         \$384         \$384         \$358         \$309         \$309           61         \$568         \$568         \$524         \$501         \$501         \$479         \$479         \$435         \$405         \$405         \$350         \$350           62         \$626         \$626         \$577         \$577         \$552         \$552         \$528         \$479         \$479         \$447         \$447         \$447         \$386         \$386           63         \$658         \$668         \$607         \$581         \$581										-				-	
58         \$406         \$406         \$374         \$374         \$358         \$358         \$342         \$342         \$311         \$311         \$290         \$290         \$250         \$250           59         \$445         \$441         \$411         \$393         \$336         \$376         \$341         \$341         \$318         \$318         \$275         \$275           60         \$502         \$502         \$462         \$443         \$443         \$423         \$384         \$384         \$358         \$358         \$309         \$309           61         \$568         \$568         \$524         \$501         \$501         \$479         \$479         \$435         \$405         \$405         \$350         \$350           62         \$626         \$626         \$577         \$577         \$552         \$552         \$528         \$479         \$479         \$447         \$447         \$386         \$386           63         \$658         \$667         \$607         \$581         \$581         \$556         \$556         \$504         \$504         \$470         \$470         \$406         \$406           64         \$664         \$664         \$612         \$586         \$586															
59         \$445         \$445         \$411         \$393         \$393         \$376         \$376         \$341         \$318         \$318         \$275         \$275           60         \$502         \$502         \$462         \$443         \$443         \$423         \$384         \$384         \$358         \$358         \$309         \$309           61         \$568         \$568         \$524         \$501         \$501         \$479         \$479         \$435         \$405         \$405         \$350         \$350           62         \$626         \$626         \$577         \$577         \$552         \$552         \$528         \$479         \$479         \$447         \$447         \$386         \$386           63         \$658         \$667         \$607         \$581         \$581         \$556         \$556         \$504         \$504         \$470         \$470         \$406         \$406           64         \$664         \$664         \$612         \$586         \$586         \$561         \$561         \$509         \$509         \$474         \$474         \$410         \$410		-													
60     \$502     \$462     \$443     \$443     \$423     \$423     \$384     \$384     \$358     \$358     \$309     \$309       61     \$568     \$568     \$524     \$501     \$501     \$479     \$479     \$435     \$435     \$405     \$405     \$350     \$350       62     \$626     \$626     \$577     \$577     \$552     \$552     \$528     \$528     \$479     \$447     \$447     \$386     \$386       63     \$658     \$668     \$607     \$607     \$581     \$581     \$556     \$556     \$504     \$504     \$470     \$470     \$406     \$406       64     \$664     \$664     \$612     \$586     \$586     \$561     \$561     \$509     \$509     \$474     \$474     \$410     \$410										-					
61 \$568 \$568 \$524 \$524 \$501 \$501 \$479 \$479 \$435 \$435 \$405 \$405 \$350 \$350 \$350 \$62 \$626 \$626 \$577 \$577 \$552 \$552 \$552 \$528 \$528 \$479 \$479 \$447 \$447 \$386 \$386 \$386 \$63 \$658 \$658 \$607 \$607 \$581 \$581 \$556 \$556 \$504 \$504 \$470 \$470 \$470 \$406 \$406 \$64 \$664 \$664 \$612 \$612 \$586 \$586 \$586 \$561 \$561 \$561 \$509 \$509 \$474 \$474 \$410 \$410															
62     \$626     \$626     \$577     \$577     \$552     \$552     \$528     \$479     \$479     \$447     \$447     \$386     \$386       63     \$658     \$658     \$607     \$607     \$581     \$581     \$556     \$556     \$504     \$504     \$470     \$470     \$406     \$406       64     \$664     \$664     \$612     \$586     \$586     \$561     \$561     \$509     \$509     \$474     \$474     \$410     \$410										-				-	
63 \$658 \$658 \$607 \$607 \$581 \$581 \$556 \$556 \$504 \$504 \$470 \$470 \$406 \$406 \$64 \$664 \$664 \$612 \$612 \$586 \$586 \$561 \$561 \$509 \$509 \$474 \$474 \$410 \$410										-					
		\$658	\$658	\$607	\$607	\$581	\$581			\$504	\$504	\$470	\$470		
65+ \$664 \$664 \$612 \$612 \$586 \$586 \$561 \$561 \$509 \$509 \$474 \$474 \$410 \$410															
	65+	\$664	\$664	\$612	\$612	\$586	\$586	\$561	\$561	\$509	\$509	\$474	\$474	\$410	\$410

Monthly Rates Effective 01/01/11

SmartSense 2500 -- with Generic RX (1 member)

Rate Calcu														
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$104	\$104	\$96	\$96	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
1	\$94	\$94	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
2	\$90	\$90	\$83	\$83 ¢70	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
3 4	\$85 \$81	\$85 \$81	\$78 \$74	\$78 \$74	\$75 \$71	\$75 \$71	\$72 \$68	\$72 \$68	\$65 \$62	\$65 \$62	\$61 \$57	\$61 \$57	\$52 \$50	\$52 \$50
5	\$77	\$77	\$74 \$71	\$74 \$71	\$67	\$67	\$64	\$64	\$58	\$58	\$57 \$54	\$57 \$54	\$30 \$47	\$47
6	\$77	\$77 \$73	\$67	\$67	\$67 \$64	\$67 \$64	\$61	\$61	\$56	\$56	\$52	\$54 \$52	\$47 \$45	\$45
7	\$70	\$70	\$64	\$64	\$61	\$61	\$59	\$59	\$53	\$53	\$49	\$49	\$43	\$43
8	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
9	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
10	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
11	\$67	\$67	\$62	\$62	\$59	\$59	\$57	\$57	\$51	\$51	\$48	\$48	\$41	\$41
12	\$68	\$68	\$62	\$62	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
13	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
14	\$80	\$80	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
15	\$85	\$85	\$79	\$79	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$52	\$52
16	\$96	\$96	\$88	\$88	\$85	\$85	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
17	\$107	\$107	\$98	\$98	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
18	\$112	\$112	\$103	\$103	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
19	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
20	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
21	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
22	\$114	\$114	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
23	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
24	\$117	\$117	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
25	\$117	\$117	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
26	\$117	\$117	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
27	\$117	\$117	\$108	\$108	\$103	\$103	\$99	\$99	\$90	\$90	\$83	\$83	\$72	\$72
28	\$119 \$100	\$119 \$100	\$110	\$110 \$110	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
29 30	\$122 \$125	\$122 \$125	\$113 \$115	\$113 \$115	\$108 \$110	\$108 \$110	\$103 \$106	\$103 \$106	\$93 \$96	\$93 \$96	\$87 \$89	\$87 \$89	\$75 \$77	\$75 \$77
31	\$128	\$123 \$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$77 \$79	\$77 \$79
32	\$130	\$130	\$120	\$120	\$115 \$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$79 \$80	\$80
33	\$132	\$130	\$122	\$120	\$117	\$117	\$111	\$111	\$100	\$100	\$94	\$94	\$80 \$81	\$81
34	\$134	\$134	\$124	\$124	\$118	\$118	\$113	\$113	\$103	\$103	\$96	\$96	\$83	\$83
35	\$135	\$135	\$125	\$125	\$120	\$120	\$114	\$114	\$104	\$104	\$97	\$97	\$83	\$83
36	\$137	\$137	\$126	\$126	\$121	\$121	\$115	\$115	\$105	\$105	\$98	\$98	\$84	\$84
37	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
38	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
39	\$151	\$151	\$139	\$139	\$133	\$133	\$127	\$127	\$116	\$116	\$108	\$108	\$93	\$93
40	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
41	\$174	\$174	\$161	\$161	\$154	\$154	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
42	\$186	\$186	\$171	\$171	\$164	\$164	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
43	\$194	\$194	\$179	\$179	\$171	\$171	\$164	\$164	\$148	\$148	\$138	\$138	\$119	\$119
44	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$155	\$155	\$144	\$144	\$124	\$124
45	\$207	\$207	\$191	\$191	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
46	\$210	\$210	\$193	\$193	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$129	\$129
47	\$213	\$213	\$196	\$196	\$188	\$188	\$179	\$179	\$163	\$163	\$152	\$152	\$131	\$131
48	\$221	\$221	\$204	\$204	\$195	\$195	\$187	\$187	\$169	\$169	\$158	\$158	\$136	\$136
49	\$235	\$235	\$217	\$217	\$208	\$208	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
50	\$252	\$252	\$232	\$232	\$222	\$222	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$155
51 50	\$269	\$269	\$248	\$248	\$238	\$238	\$227	\$227	\$206	\$206	\$192	\$192	\$166	\$166
52 52	\$285	\$285	\$263	\$263	\$252	\$252	\$241	\$241	\$219	\$219	\$204	\$204	\$176	\$176
53 54	\$298	\$298	\$275	\$275	\$263	\$263	\$252	\$252	\$228	\$228	\$213	\$213	\$184	\$184
54 55	\$307 \$312	\$307 \$312	\$283 \$288	\$283 \$288	\$271 \$275	\$271 \$275	\$259 \$263	\$259 \$263	\$235 \$239	\$235 \$239	\$219 \$223	\$219 \$223	\$189 \$192	\$189 \$192
56	\$312	\$312 \$320	\$288 \$295	\$288 \$295	\$275 \$282	\$275 \$282	\$263 \$270	\$263 \$270	\$239 \$245	\$239 \$245	\$228	\$223 \$228	\$192 \$197	\$192
56 57	\$320 \$334	\$320 \$334	\$295 \$308	\$295 \$308	\$282 \$295	\$282 \$295	\$270 \$282	\$270 \$282	\$245 \$256	\$245 \$256	\$238	\$228 \$238	\$206	\$206
58	\$357	\$354 \$357	\$306 \$329	\$306 \$329	\$295 \$315	\$295 \$315	\$301	\$301	\$236 \$274	\$256 \$274	\$255	\$255	\$200 \$220	\$200
59	\$393	\$393	\$362	\$362	\$347	\$313 \$347	\$331	\$331	\$274 \$301	\$274 \$301	\$280	\$280	\$242	\$242
60	\$444	\$444	\$409	\$409	\$392	\$392	\$374	\$374	\$340	\$340	\$317	\$317	\$274	\$274
61	\$503	\$503	\$464	\$464	\$444	\$444	\$424	\$424	\$385	\$385	\$359	\$359	\$310	\$310
62	\$555	\$555	\$512	\$512	\$490	\$490	\$468	\$468	\$425	\$425	\$396	\$396	\$342	\$342
02			\$539	\$539	\$516	\$516	\$494	\$494	\$448	\$448	\$417	\$417	\$361	\$361
63	\$585	เกากา												
63 64	\$585 \$591	\$585 \$591	\$545	\$545	\$521	\$521	\$498	\$498	\$452	\$452	\$422	\$422	\$364	\$364

Monthly Rates Effective 01/01/11

SmartSense 2500 -- with Generic RX (2+ members)

Rate Calcu														
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female								
0	\$104	\$104	\$96	\$96	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
1	\$94	\$94	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58 \$58	\$58 \$57
2 3	\$90 \$85	\$90 \$95	\$83 \$78	\$83 \$78	\$79 \$75	\$79 \$75	\$76 \$72	\$76 \$72	\$69 \$65	\$69 \$65	\$64 \$61	\$64 \$61	\$55 \$52	\$55 \$52
4	\$81	\$85 \$81	\$76 \$74	\$76 \$74	\$75 \$71	\$75 \$71	\$72 \$68	\$68	\$65 \$62	\$62	\$57	\$61 \$57	\$50	\$50
5	\$77	\$77	\$7 <b>1</b>	\$71	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
6	\$73	\$73	\$67	\$67	\$64	\$64	\$61	\$61	\$56	\$56	\$52	\$52	\$45	\$45
7	\$70	\$70	\$64	\$64	\$61	\$61	\$59	\$59	\$53	\$53	\$49	\$49	\$43	\$43
8	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
9	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
10	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
11	\$67	\$67	\$62	\$62	\$59	\$59 \$60	\$57	\$57	\$51	\$51	\$48	\$48	\$41	\$41
12 13	\$68 \$72	\$68 \$72	\$62 \$67	\$62 \$67	\$60 \$64	\$60 \$64	\$57 \$61	\$57 \$61	\$52 \$55	\$52 \$55	\$48 \$51	\$48 \$51	\$42 \$44	\$42 \$44
14	\$80	\$80	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
15	\$85	\$85	\$79	\$79	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$52	\$52
16	\$96	\$96	\$88	\$88	\$85	\$85	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
17	\$107	\$107	\$98	\$98	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
18	\$112	\$112	\$103	\$103	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
19	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
20	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
21	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
22 23	\$114 \$115	\$114 \$115	\$105 \$106	\$105 \$106	\$100 \$102	\$100 \$102	\$96	\$96 \$97	\$87 \$88	\$87 \$88	\$81 \$82	\$81 \$82	\$70 \$71	\$70 \$71
23 24	\$115 \$117	\$113 \$117	\$100	\$100	\$102	\$102	\$97 \$98	\$97 \$98	\$89	\$89	\$83	\$83	\$71 \$72	\$71 \$72
25	\$117	\$117	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72 \$72	\$72
26	\$117	\$117	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
27	\$117	\$117	\$108	\$108	\$103	\$103	\$99	\$99	\$90	\$90	\$83	\$83	\$72	\$72
28	\$119	\$119	\$110	\$110	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
29	\$122	\$122	\$113	\$113	\$108	\$108	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
30	\$125	\$125	\$115	\$115	\$110	\$110	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
31	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
32 33	\$130 \$132	\$130 \$132	\$120 \$122	\$120 \$122	\$115 \$117	\$115 \$117	\$110 \$111	\$110 \$111	\$100 \$101	\$100 \$101	\$93 \$94	\$93 \$94	\$80 \$81	\$80 \$81
34	\$134	\$134	\$124	\$122 \$124	\$117 \$118	\$117	\$111 \$113	\$113	\$101	\$101	\$94 \$96	\$94 \$96	\$83	\$83
35	\$135	\$135	\$125	\$125	\$120	\$120	\$114	\$114	\$104	\$104	\$97	\$97	\$83	\$83
36	\$136	\$136	\$125	\$125	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
37	\$139	\$139	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
38	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
39	\$149	\$149	\$137	\$137	\$131	\$131	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
40	\$156	\$156	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
41	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
42 43	\$164 \$172	\$164 \$172	\$152 \$158	\$152 \$158	\$145 \$151	\$145 \$151	\$139 \$145	\$139 \$145	\$126 \$131	\$126 \$131	\$117 \$122	\$117 \$122	\$101 \$106	\$101 \$106
43	\$172	\$172	\$164	\$164	\$157	\$157	\$150	\$150	\$136	\$136	\$127	\$127	\$110	\$110
45	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
46	\$186	\$186	\$171	\$171	\$164	\$164	\$157	\$157	\$142	\$142	\$132	\$132	\$114	\$114
47	\$188	\$188	\$173	\$173	\$166	\$166	\$159	\$159	\$144	\$144	\$134	\$134	\$116	\$116
48	\$195	\$195	\$180	\$180	\$172	\$172	\$165	\$165	\$149	\$149	\$139	\$139	\$120	\$120
49	\$208	\$208	\$192	\$192	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
50	\$223	\$223	\$206	\$206	\$197	\$197	\$188	\$188	\$171	\$171	\$159	\$159	\$138	\$138
51 52	\$252 \$267	\$252 \$267	\$232 \$247	\$232 \$247	\$222 \$236	\$222 \$236	\$213 \$226	\$213 \$226	\$193 \$205	\$193 \$205	\$180 \$191	\$180 \$101	\$155 \$165	\$155 \$165
52 53	\$267 \$279	\$267 \$279	\$247 \$257	\$247 \$257	\$236 \$246	\$236 \$246	\$226 \$235	\$226 \$235	\$205 \$214	\$205 \$214	\$191 \$199	\$191 \$199	\$165 \$172	\$165 \$172
53 54	\$279 \$287	\$279 \$287	\$264	\$264	\$253	\$253	\$235 \$242	\$235 \$242	\$214 \$219	\$214 \$219	\$204	\$204	\$172 \$177	\$172 \$177
55	\$293	\$293	\$270	\$270	\$258	\$258	\$247	\$247	\$224	\$224	\$209	\$209	\$180	\$180
56	\$320	\$320	\$295	\$295	\$282	\$282	\$270	\$270	\$245	\$245	\$228	\$228	\$197	\$197
57	\$334	\$334	\$308	\$308	\$295	\$295	\$282	\$282	\$256	\$256	\$238	\$238	\$206	\$206
58	\$357	\$357	\$329	\$329	\$315	\$315	\$301	\$301	\$274	\$274	\$255	\$255	\$220	\$220
59	\$393	\$393	\$362	\$362	\$347	\$347	\$331	\$331	\$301	\$301	\$280	\$280	\$242	\$242
60	\$444	\$444	\$409	\$409	\$392	\$392	\$374	\$374	\$340	\$340	\$317	\$317	\$274	\$274
61 62	\$503	\$503	\$464	\$464	\$444	\$444	\$424	\$424	\$385	\$385	\$359	\$359	\$310	\$310
62 63	\$555 \$585	\$555 \$585	\$512 \$539	\$512 \$539	\$490 \$516	\$490 \$516	\$468 \$494	\$468 \$494	\$425 \$448	\$425 \$448	\$396 \$417	\$396 \$417	\$342 \$361	\$342 \$361
64	\$585 \$591	\$585 \$591	\$539 \$545	\$539 \$545	\$516 \$521	\$516	\$494 \$498	\$494 \$498	\$448 \$452	\$448 \$452	\$417 \$422	\$417 \$422	\$361 \$364	\$361
65+	\$591	\$591	\$545	\$545	\$521	\$521	\$498	\$498	\$452	\$452	\$422	\$422	\$364	\$364
50.		,	,	,	,	, ,		,		, <del>.</del> –	, <b>-</b>		,	,

Monthly Rates Effective 01/01/11

SmartSense 5000 -- with Generic RX (1 member)

Rate Calcu														
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$83	\$83	\$76	\$76	\$73	\$73	\$70	\$70	\$63	\$63	\$59	\$59	\$51	\$51
1	\$75	\$75	\$69	\$69 \$60	\$66	\$66	\$63 ¢co	\$63 \$60	\$57	\$57	\$54	\$54	\$46	\$46
2 3	\$71 \$70	\$71 \$70	\$66 \$64	\$66 \$64	\$63 \$61	\$63 \$61	\$60 \$50	\$60 \$59	\$55 \$53	\$55 \$53	\$51 \$50	\$51	\$44 \$43	\$44 \$43
4	\$68	\$68	\$62	\$62	\$60	\$60	\$59 \$57	\$59 \$57	\$53 \$52	\$53 \$52	\$48	\$50 \$48	\$43 \$42	\$43 \$42
5	\$66	\$66	₩62 \$61	\$61	\$58	\$58	\$57 \$56	\$57 \$56	\$52 \$50	\$52 \$50	ъ46 \$47	\$40 \$47	\$42 \$41	\$42 \$41
6	\$64	\$64	\$59	\$59	\$57	\$57	\$54	\$50 \$54	\$49	\$49	\$46	\$46	\$39	\$39
7	\$63	\$63	\$58	\$58	\$55	\$55	\$53	\$53	\$48	\$48	\$45	\$45	\$38	\$38
8	\$61	\$61	\$56	\$56	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
9	\$61	\$61	\$56	\$56	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
10	\$61	\$61	\$56	\$56	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
11	\$62	\$62	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
12	\$62	\$62	\$57	\$57	\$55	\$55	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
13	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
14	\$72	\$72	\$66	\$66	\$63	\$63	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
15	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$47	\$47
16	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
17	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59	\$59
18	\$100	\$100	\$92	\$92	\$88	\$88	\$85	\$85	\$77	\$77	\$71	\$71	\$62	\$62
19	\$100	\$100	\$92	\$92	\$88	\$88	\$85	\$85	\$77	\$77	\$71	\$71	\$62	\$62
20	\$100	\$100	\$92	\$92	\$88	\$88	\$85	\$85	\$77	\$77	\$71	\$71	\$62	\$62
21	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
22	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
23	\$103	\$103	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
24	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
25	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
26	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
27	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$79	\$79	\$74	\$74	\$64	\$64
28	\$105	\$105	\$97	\$97	\$93 \$95	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
29 30	\$108 \$111	\$108 \$111	\$100 \$102	\$100 \$102	\$95 \$98	\$95 \$98	\$91 \$93	\$91 \$93	\$83 \$85	\$83 \$85	\$77 \$79	\$77 \$79	\$67 \$68	\$67 \$68
31	\$113	\$113	\$102	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$81	\$81	\$70	\$70
32	\$115	\$115	\$104	\$104	\$102	\$100	\$97	\$97	\$88	\$88	\$82	\$82	\$70 \$71	\$71
33	\$117	\$117	\$108	\$108	\$103	\$103	\$99	\$99	\$89	\$89	\$83	\$83	\$72	\$72
34	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$91	\$91	\$84	\$84	\$73	\$73
35	\$120	\$120	\$110	\$110	\$105	\$105	\$101	\$101	\$91	\$91	\$85	\$85	\$74	\$74
36	\$121	\$121	\$111	\$111	\$107	\$107	\$102	\$102	\$92	\$92	\$86	\$86	\$74	\$74
37	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
38	\$126	\$126	\$116	\$116	\$111	\$111	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
39	\$133	\$133	\$123	\$123	\$118	\$118	\$113	\$113	\$102	\$102	\$95	\$95	\$82	\$82
40	\$144	\$144	\$132	\$132	\$127	\$127	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
41	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$110	\$110	\$95	\$95
42	\$165	\$165	\$152	\$152	\$146	\$146	\$139	\$139	\$126	\$126	\$118	\$118	\$102	\$102
43	\$173	\$173	\$159	\$159	\$153	\$153	\$146	\$146	\$132	\$132	\$123	\$123	\$107	\$107
44	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
45	\$185	\$185	\$171	\$171	\$163	\$163	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
46	\$188	\$188	\$173	\$173	\$165	\$165	\$158	\$158	\$144	\$144 \$146	\$134	\$134	\$116	\$116
47	\$190 \$107	\$190	\$175	\$175	\$168	\$168	\$160	\$160	\$146	\$146	\$136	\$136	\$117	\$117
48 49	\$197 \$210	\$197 \$210	\$182 \$193	\$182 \$193	\$174 \$185	\$174 \$185	\$166 \$177	\$166 \$177	\$151 \$160	\$151 \$160	\$141 \$150	\$141 \$150	\$121 \$129	\$121 \$129
50	\$210	\$210	\$193	\$193	\$185	\$185	\$177 \$190	\$177	\$160	\$160	\$150 \$160	\$150 \$160	\$129	\$129
50 51	\$225 \$240	\$225 \$240	\$207 \$221	\$207 \$221	\$212	\$198	\$203	\$203	\$172 \$184	\$172 \$184	\$171	\$160	\$138 \$148	\$148
52	\$254	\$240 \$254	\$234	\$234	\$212 \$224	\$212 \$224	\$203 \$215	\$203 \$215	\$195	\$10 <del>4</del> \$195	\$171 \$181	\$171 \$181	\$146 \$157	\$157
53	\$266	\$254 \$266	\$234 \$245	\$234 \$245	\$235	\$235	\$215 \$224	\$213 \$224	\$203	\$203	\$190	\$190	\$164	\$164
54	\$273	\$273	\$252	\$252	\$235 \$241	\$233	\$231	\$231	\$203 \$209	\$203 \$209	\$195	\$190 \$195	\$169	\$169
55	\$278	\$278	\$256	\$256	\$245	\$245	\$235	\$235	\$213	\$213	\$198	\$198	\$171	\$171
56	\$285	\$285	\$263	\$263	\$252	\$252	\$241	\$241	\$218	\$218	\$203	\$203	\$176	\$176
57	\$299	\$299	\$275	\$275	\$264	\$264	\$252	\$252	\$229	\$229	\$213	\$213	\$184	\$184
58	\$320	\$320	\$295	\$295	\$282	\$282	\$270	\$270	\$245	\$245	\$228	\$228	\$197	\$197
59	\$352	\$352	\$325	\$325	\$311	\$311	\$297	\$297	\$270	\$270	\$251	\$251	\$217	\$217
60	\$399	\$399	\$367	\$367	\$352	\$352	\$336	\$336	\$305	\$305	\$284	\$284	\$246	\$246
61	\$453	\$453	\$417	\$417	\$399	\$399	\$382	\$382	\$347	\$347	\$323	\$323	\$279	\$279
-	\$500	\$500	\$461	\$461	\$441	\$441	\$422	\$422	\$383	\$383	\$357	\$357	\$309	\$309
62	ψυσο													
62 63	\$528	\$528	\$487	\$487	\$466	\$466	\$446	\$446	\$404	\$404	\$377	\$377	\$326	\$326
			\$487 \$492	\$487 \$492	\$466 \$471	\$466 \$471	\$446 \$451 \$451	\$446 \$451	\$404 \$409 \$409	\$404 \$409	\$377 \$381	\$377 \$381	\$326 \$329 \$329	\$326 \$329

Monthly Rates Effective 01/01/11 SmartSense 5000 -- with Generic RX (2+ members)

Rate Calcu	lation:	Add tog												
	Are	ea 1	Are	ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$83	\$83	\$76	\$76	\$73	\$73	\$70	\$70	\$63	\$63	\$59	\$59	\$51	\$51
1	\$75	\$75	\$69	\$69	\$66	\$66 ***********************************	\$63	\$63	\$57 055	\$57 055	\$54	\$54	\$46	\$46
2 3	\$71 \$70	\$71 \$70	\$66 \$64	\$66 \$64	\$63 \$61	\$63 \$61	\$60 \$50	\$60 \$59	\$55 \$52	\$55 \$53	\$51 \$50	\$51 \$50	\$44 \$43	\$44 \$43
4	\$68	\$68	\$62	\$64 \$62	\$60	\$60	\$59 \$57	\$59 \$57	\$53 \$52	\$52	\$48	\$50 \$48	\$43 \$42	\$43 \$42
5	\$66	\$66	\$61	\$61	\$58	\$58	\$56	\$56	\$50	\$50	\$47	\$47	\$41	\$41
6	\$64	\$64	\$59	\$59	\$57	\$57	\$54	\$54	\$49	\$49	\$46	\$46	\$39	\$39
7	\$63	\$63	\$58	\$58	\$55	\$55	\$53	\$53	\$48	\$48	\$45	\$45	\$38	\$38
8	\$61	\$61	\$56	\$56	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
9	\$61	\$61	\$56	\$56	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
10	\$61	\$61	\$56	\$56	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
11	\$62	\$62	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
12 13	\$62 \$66	\$62 \$66	\$57 \$61	\$57 \$61	\$55 \$58	\$55 \$58	\$52 \$55	\$52 \$55	\$47 \$50	\$47 \$50	\$44 \$47	\$44 \$47	\$38 \$40	\$38 \$40
14	\$72	\$72	\$66	\$66	\$63	\$63	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
15	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$47	\$47
16	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
17	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59	\$59
18	\$100	\$100	\$92	\$92	\$88	\$88	\$85	\$85	\$77	\$77	\$71	\$71	\$62	\$62
19	\$100	\$100	\$92	\$92	\$88	\$88	\$85	\$85	\$77	\$77	\$71	\$71	\$62	\$62
20	\$100	\$100 \$101	\$92	\$92	\$88	\$88	\$85	\$85	\$77	\$77	\$71	\$71	\$62 \$62	\$62 \$62
21	\$101	\$101 \$101	\$93	\$93	\$89 \$80	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
22 23	\$101 \$103	\$101 \$103	\$93 \$94	\$93 \$94	\$89 \$90	\$89 \$90	\$85 \$86	\$85 \$86	\$77 \$78	\$77 \$78	\$72 \$73	\$72 \$73	\$62 \$63	\$62 \$63
24	\$103	\$103	\$95	\$95	\$90 \$91	\$90 \$91	\$87	\$87	\$79	\$79	\$73 \$74	\$74	\$64	\$64
25	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
26	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
27	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$79	\$79	\$74	\$74	\$64	\$64
28	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
29	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
30	\$111	\$111	\$102	\$102	\$98	\$98	\$93	\$93	\$85	\$85	\$79	\$79	\$68	\$68
31 32	\$113 \$115	\$113 \$115	\$104 \$106	\$104 \$106	\$100 \$102	\$100 \$102	\$95 \$97	\$95 \$97	\$86 \$88	\$86 \$88	\$81 \$82	\$81 \$82	\$70 \$71	\$70 \$71
33	\$117	\$117	\$108	\$108	\$102	\$102	\$99	\$99	\$89	\$89	\$83	\$83	\$71 \$72	\$71
34	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$91	\$91	\$84	\$84	\$73	\$73
35	\$120	\$120	\$110	\$110	\$105	\$105	\$101	\$101	\$91	\$91	\$85	\$85	\$74	\$74
36	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$85	\$85	\$74	\$74
37	\$122	\$122	\$113	\$113	\$108	\$108	\$103	\$103	\$94	\$94	\$87	\$87	\$75	\$75
38	\$125	\$125	\$115	\$115	\$110	\$110	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
39	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$100	\$100	\$94	\$94	\$81	\$81
40 41	\$137 \$143	\$137 \$143	\$126 \$131	\$126 \$131	\$121 \$126	\$121 \$126	\$116 \$120	\$116 \$120	\$105 \$109	\$105 \$109	\$98 \$102	\$98 \$102	\$84 \$88	\$84 \$88
42	\$146	\$146	\$135	\$135	\$129	\$129	\$123	\$123	\$112	\$112	\$102	\$102	\$90	\$90
43	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
44	\$159	\$159	\$147	\$147	\$140	\$140	\$134	\$134	\$122	\$122	\$113	\$113	\$98	\$98
45	\$164	\$164	\$151	\$151	\$144	\$144	\$138	\$138	\$125	\$125	\$117	\$117	\$101	\$101
46	\$166	\$166	\$153	\$153	\$147	\$147	\$140	\$140	\$127	\$127	\$119	\$119	\$102	\$102
47	\$168	\$168	\$155 \$160	\$155 \$160	\$149	\$149	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104 \$107
48 49	\$174 \$185	\$174 \$185	\$160 \$171	\$160 \$171	\$153 \$163	\$153 \$163	\$147 \$156	\$147 \$156	\$133 \$142	\$133 \$142	\$124 \$132	\$124 \$132	\$107 \$114	\$107 \$114
50	\$185	\$185	\$171	\$171	\$175	\$175	\$167	\$167	\$142	\$142	\$141	\$132	\$114	\$114
51	\$225	\$225	\$208	\$208	\$199	\$199	\$190	\$190	\$172	\$172	\$161	\$161	\$139	\$139
52	\$238	\$238	\$219	\$219	\$210	\$210	\$201	\$201	\$182	\$182	\$170	\$170	\$147	\$147
53	\$249	\$249	\$229	\$229	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$153	\$153
54	\$255	\$255	\$235	\$235	\$225	\$225	\$215	\$215	\$195	\$195	\$182	\$182	\$157	\$157
55	\$261	\$261	\$241	\$241	\$230	\$230	\$220	\$220	\$200	\$200	\$186	\$186	\$161	\$161
56 57	\$285	\$285	\$263	\$263	\$252	\$252	\$241	\$241	\$218	\$218	\$203	\$203	\$176	\$176
57 59	\$299	\$299	\$275	\$275	\$264	\$264	\$252	\$252	\$229	\$229	\$213	\$213	\$184 \$107	\$184 \$107
58 59	\$320 \$352	\$320 \$352	\$295 \$325	\$295 \$325	\$282 \$311	\$282 \$311	\$270 \$297	\$270 \$297	\$245 \$270	\$245 \$270	\$228 \$251	\$228 \$251	\$197 \$217	\$197 \$217
60	\$399	\$399	\$367	\$367	\$352	\$352	\$336	\$336	\$305	\$305	\$284	\$284	\$246	\$246
61	\$453	\$453	\$417	\$417	\$399	\$399	\$382	\$382	\$347	\$347	\$323	\$323	\$279	\$279
62	\$500	\$500	\$461	\$461	\$441	\$441	\$422	\$422	\$383	\$383	\$357	\$357	\$309	\$309
63	\$528	\$528	\$487	\$487	\$466	\$466	\$446	\$446	\$404	\$404	\$377	\$377	\$326	\$326
64	\$534	\$534	\$492	\$492	\$471	\$471	\$451	\$451	\$409	\$409	\$381	\$381	\$329	\$329
65+	\$534	\$534	\$492	\$492	\$471	\$471	\$451	\$451	\$409	\$409	\$381	\$381	\$329	\$329

Monthly Rates Effective 01/01/11 SmartSense 500 -- with Full RX (1 member)

0   \$218   \$219   \$291   \$291   \$192   \$192   \$184   \$187   \$167   \$167   \$167   \$155   \$155   \$134   \$132   \$122   \$122   \$133   \$133   \$133   \$175   \$177   \$163   \$163   \$148   \$138   \$138   \$133   \$113   \$131   \$171   \$171   \$163   \$163   \$148   \$138   \$138   \$131   \$111   \$111   \$101   \$111   \$10	Rate Calcu									_		_		_	_
0   \$216   \$216   \$201   \$201   \$3192   \$192   \$1384   \$1187   \$1167   \$1567   \$1575   \$1324   \$1312   \$122   \$122   \$123   \$123   \$1313   \$1313   \$1313   \$1313   \$1313   \$1313   \$1313   \$1314   \$1314   \$1334   \$1334   \$1314   \$															
1   S199   S199   S183   S183   S175   S176   S167   S167   S162   S162   S142   S142   S142   S142   S143   S183   S18															Female
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3   ST79   ST79   ST65   S165   S165   S165   S168   S158   S159   S193   S193   S126   S165   S175   S171   S117   S118   S11															
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5         \$151         \$151         \$140         \$140         \$124         \$124         \$124         \$124         \$124         \$124         \$124         \$124         \$124         \$124         \$124         \$119         \$119         \$100         \$100         \$100         \$377         \$7         \$133         \$122         \$122         \$117         \$117         \$112         \$110         \$101         \$195         \$								-							
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8 S128   5128   5128   5118   5118   5118   5113   5113   5110   5101   506   596   595   582   529   529   5128   5118   5118   5113   5113   5108   5108   508   598   591   591   579								-							
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10   \$129   \$129   \$129   \$119   \$119   \$113   \$113   \$113   \$110   \$111   \$110   \$100   \$94   \$94   \$94   \$91   \$112   \$112   \$116   \$111   \$110   \$110   \$100   \$99   \$99   \$96   \$96   \$96   \$98   \$120   \$121   \$121   \$121   \$121   \$121   \$127   \$117   \$110   \$106   \$106   \$99   \$99   \$99   \$98								-							
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16	14	\$167	\$167	\$154	\$154		\$148	\$141	\$141	\$128	\$128	\$119			\$103
17   \$218   \$218   \$201   \$201   \$201   \$192   \$194   \$167   \$167   \$155   \$155   \$155   \$134   \$134   \$195   \$195   \$229   \$221   \$211   \$202   \$202   \$193   \$193   \$175   \$175   \$175   \$163   \$163   \$163   \$141   \$141   \$141   \$202   \$229   \$221   \$211   \$202   \$202   \$193   \$193   \$175   \$175   \$175   \$163   \$163   \$163   \$141   \$141   \$141   \$141   \$142   \$203   \$229   \$221   \$211   \$202   \$202   \$193   \$193   \$175   \$175   \$176   \$163   \$163   \$141   \$141   \$141   \$142   \$22   \$233   \$233   \$233   \$215   \$215   \$203   \$203   \$194   \$176   \$176   \$176   \$167   \$167   \$167   \$147   \$141   \$141   \$142   \$22   \$233   \$233   \$235   \$215   \$205   \$206   \$197   \$197   \$179	15	\$179	\$179	\$165	\$165	\$157	\$157	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
18	16	\$197	\$197	\$182	\$182	\$174	\$174	\$166	\$166	\$151	\$151	\$141	\$141	\$122	\$122
19	17				\$201		\$192	\$184		\$167	\$167	\$155	\$155	\$134	\$134
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22         \$233         \$2315         \$215         \$216         \$210         \$211         \$212         \$212         \$212         \$212         \$212         \$212         \$212         \$212         \$212         \$212         \$212         \$212         \$212         \$213         \$203         \$203         \$184         \$184         \$171         \$171         \$148         \$144           26         \$240         \$221         \$221         \$212         \$213         \$203         \$203         \$184         \$184         \$171         \$171         \$148         \$144           28         \$245         \$245         \$222         \$221         \$213         \$203         \$203         \$188         \$188         \$172         \$175         \$155         \$155         \$156         \$166         \$166         \$216         \$216         \$213         \$203														-	\$141
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25         \$240         \$240         \$221         \$221         \$212         \$213         \$203         \$203         \$185         \$185         \$172         \$172         \$149         \$146           28         \$245         \$241         \$222         \$222         \$213         \$213         \$203         \$185         \$185         \$175         \$175         \$155         \$155           30         \$259         \$259         \$239         \$239         \$228         \$228         \$218         \$218         \$189         \$186         \$185         \$185         \$165         \$155         \$155         \$155         \$155         \$155         \$155         \$155         \$156         \$220         \$220         \$220         \$220         \$220         \$220         \$220         \$185         \$186         \$166         \$166         \$166         \$166         \$166         \$166         \$166         \$166         \$166         \$166															
26         \$240         \$241         \$221         \$212         \$212         \$203         \$203         \$184         \$174         \$171         \$148         \$144         \$241         \$222         \$222         \$213         \$213         \$203         \$203         \$185         \$172         \$172         \$149         \$144         \$222         \$222         \$222         \$213         \$213         \$213         \$213         \$213         \$213         \$213         \$213         \$213         \$213         \$213         \$213         \$151         \$155         \$155         \$152         \$155         \$155         \$152         \$222         \$222         \$213         \$213         \$193         \$193         \$180         \$186         \$160         \$															
27         \$241         \$241         \$222         \$222         \$213         \$203         \$203         \$185         \$175         \$175         \$149         \$144           28         \$245         \$245         \$226         \$226         \$226         \$227         \$218         \$188         \$175         \$175         \$155         \$155         \$252         \$229         \$223         \$222         \$221         \$213         \$213         \$193         \$180         \$180         \$155         \$156         \$264         \$249         \$238         \$228         \$218         \$218         \$188         \$188         \$188         \$188         \$188         \$188         \$188         \$188         \$188         \$188         \$188         \$188         \$188         \$188         \$188         \$188         \$188         \$188         \$186         \$186         \$166 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								-							
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37         \$291         \$291         \$268         \$256         \$256         \$245         \$222         \$222         \$207         \$207         \$179         \$175           38         \$301         \$301         \$278         \$278         \$266         \$266         \$254         \$254         \$231         \$215         \$215         \$186         \$186           39         \$318         \$318         \$283         \$280         \$280         \$268         \$243         \$243         \$227         \$227         \$196         \$196           40         \$339         \$312         \$312         \$299         \$299         \$286         \$268         \$259         \$259         \$242         \$202         \$202           41         \$361         \$361         \$333         \$3318         \$318         \$314         \$304         \$276         \$276         \$277         \$227         \$222         \$222         \$222         \$222         \$222         \$222         \$222         \$222         \$222         \$222         \$227         \$272         \$233         \$234         \$334         \$304         \$304         \$304         \$283         \$283         \$245         \$244         \$2449         \$4499															\$175
38         \$301         \$301         \$278         \$266         \$266         \$254         \$251         \$215         \$215         \$186         \$186         \$186         39         \$3118         \$318         \$293         \$229         \$280         \$268         \$268         \$269         \$259         \$259         \$242         \$227         \$227         \$196         \$196           40         \$339         \$339         \$3312         \$312         \$299         \$299         \$296         \$259         \$259         \$259         \$229         \$227         \$227         \$242         \$209         \$209         \$209         \$266         \$259         \$259         \$257         \$227         \$227         \$222         \$222         \$222         \$222         \$222         \$222         \$222         \$222         \$222         \$222         \$222         \$227         \$277         \$235         \$235         \$233         \$331         \$331         \$331         \$331         \$331         \$331         \$331         \$221         \$225         \$225         \$235         \$423         \$434         \$343         \$336         \$335         \$335         \$335         \$3345         \$313         \$313         \$231         \$221<															\$179
40         \$339         \$312         \$312         \$299         \$299         \$286         \$259         \$259         \$242         \$242         \$209         \$205           41         \$361         \$361         \$333         \$333         \$338         \$318         \$304         \$276         \$276         \$257         \$222 </td <td></td> <td>\$301</td> <td></td> <td></td> <td>\$278</td> <td></td> <td>\$266</td> <td>\$254</td> <td>\$254</td> <td>\$231</td> <td>\$231</td> <td></td> <td>\$215</td> <td>\$186</td> <td>\$186</td>		\$301			\$278		\$266	\$254	\$254	\$231	\$231		\$215	\$186	\$186
411       \$361       \$361       \$333       \$333       \$318       \$318       \$304       \$276       \$276       \$257       \$257       \$222       \$222         42       \$381       \$381       \$351       \$351       \$351       \$336       \$336       \$321       \$292       \$292       \$272       \$272       \$225       \$235       \$234         43       \$397       \$366       \$366       \$350       \$355       \$335       \$304       \$304       \$283       \$283       \$245       \$244         44       \$409       \$409       \$377       \$361       \$361       \$345       \$345       \$313       \$313       \$292       \$292       \$252       \$255         45       \$417       \$417       \$385       \$385       \$368       \$352       \$352       \$319       \$319       \$298       \$292       \$257       \$257         46       \$423       \$423       \$399       \$373       \$373       \$357       \$357       \$324       \$324       \$302       \$302       \$261       \$267         47       \$431       \$431       \$398       \$381       \$381       \$364       \$330       \$330       \$308       \$368	39	\$318	\$318	\$293	\$293	\$280	\$280	\$268	\$268	\$243	\$243	\$227	\$227	\$196	\$196
42       \$381       \$381       \$351       \$351       \$336       \$336       \$321       \$321       \$292       \$292       \$272       \$272       \$235       \$235         43       \$397       \$397       \$366       \$360       \$350       \$335       \$335       \$304       \$304       \$283       \$283       \$2245       \$245         44       \$409       \$409       \$377       \$377       \$361       \$361       \$345       \$335       \$313       \$313       \$292       \$292       \$252       \$252         45       \$417       \$417       \$385       \$385       \$368       \$368       \$3652       \$352       \$319       \$319       \$298       \$292       \$222       \$252       \$252         46       \$423       \$423       \$390       \$390       \$373       \$373       \$357       \$324       \$324       \$302       \$302       \$261       \$261         47       \$431       \$431       \$398       \$381       \$381       \$364       \$364       \$330       \$330       \$308       \$308       \$266       \$266         48       \$445       \$4445       \$411       \$411       \$491       \$446       \$445	40	\$339	\$339	\$312	\$312	\$299	\$299	\$286	\$286	\$259	\$259	\$242	\$242	\$209	\$209
43       \$397       \$397       \$366       \$366       \$350       \$350       \$335       \$335       \$304       \$283       \$283       \$245       \$245         44       \$409       \$409       \$377       \$361       \$361       \$345       \$345       \$313       \$319       \$292       \$292       \$252       \$252       \$252         45       \$417       \$385       \$385       \$368       \$368       \$352       \$352       \$319       \$319       \$298       \$298       \$257       \$257         46       \$423       \$423       \$399       \$390       \$373       \$357       \$357       \$324       \$324       \$302       \$302       \$261       \$266       \$466       \$445       \$4411       \$411       \$393       \$393       \$376       \$376       \$341       \$341       \$318       \$318       \$275       \$275       \$49       \$4466       \$4429       \$4411       \$411       \$393       \$393       \$376       \$376       \$341       \$341       \$318       \$318       \$275       \$275       \$497       \$466       \$4429       \$4411       \$411       \$393       \$393       \$357       \$357       \$355       \$350       \$500       \$	41	\$361	\$361	\$333	\$333	\$318	\$318	\$304	\$304	\$276	\$276	\$257	\$257	\$222	\$222
44         \$409         \$409         \$377         \$361         \$361         \$345         \$345         \$313         \$313         \$292         \$292         \$252         \$252           45         \$417         \$417         \$385         \$385         \$368         \$368         \$352         \$319         \$319         \$298         \$298         \$257         \$257           46         \$423         \$423         \$390         \$373         \$373         \$357         \$357         \$324         \$302         \$302         \$261         \$261           47         \$431         \$431         \$398         \$381         \$381         \$364         \$330         \$330         \$308         \$266         \$266           48         \$445         \$441         \$411         \$393         \$393         \$376         \$376         \$341         \$341         \$318         \$318         \$275         \$275           49         \$466         \$466         \$429         \$429         \$411         \$411         \$393         \$393         \$357         \$357         \$332         \$322         \$287         \$287           50         \$490         \$490         \$452         \$452         \$433															\$235
45         \$417         \$417         \$385         \$385         \$368         \$368         \$352         \$352         \$319         \$319         \$298         \$298         \$257         \$257           46         \$423         \$423         \$390         \$373         \$373         \$357         \$357         \$324         \$324         \$302         \$261         \$261           47         \$431         \$431         \$398         \$381         \$381         \$364         \$364         \$330         \$308         \$308         \$266         \$266           48         \$445         \$445         \$4411         \$393         \$393         \$376         \$341         \$341         \$318         \$318         \$275         \$275           49         \$466         \$466         \$429         \$411         \$411         \$393         \$3937         \$357         \$331         \$318         \$275         \$275         \$275         \$492         \$4411         \$411         \$393         \$3937         \$357         \$332         \$332         \$287         \$287         \$287         \$493         \$449         \$466         \$466         \$4429         \$4421         \$414         \$414         \$375         \$357															\$245
46       \$423       \$423       \$390       \$390       \$373       \$373       \$357       \$357       \$324       \$324       \$302       \$302       \$261       \$261         47       \$431       \$431       \$398       \$398       \$381       \$381       \$364       \$364       \$330       \$330       \$308       \$308       \$266       \$266         48       \$445       \$441       \$411       \$393       \$393       \$376       \$376       \$341       \$341       \$318       \$275       \$275         49       \$466       \$466       \$429       \$429       \$411       \$411       \$393       \$393       \$357       \$357       \$332       \$322       \$227       \$227         50       \$490       \$490       \$452       \$452       \$433       \$443       \$414       \$375       \$350       \$350       \$302       \$287       \$2287         51       \$515       \$515       \$475       \$475       \$4455       \$455       \$435       \$435       \$395       \$395       \$368       \$368       \$318       \$318       \$318       \$318       \$318       \$318       \$318       \$318       \$318       \$318       \$318       \$318															\$252
47       \$431       \$431       \$398       \$398       \$381       \$381       \$364       \$364       \$330       \$330       \$308       \$308       \$266       \$266         48       \$445       \$445       \$411       \$411       \$393       \$393       \$376       \$376       \$341       \$341       \$318       \$318       \$275       \$275         49       \$466       \$466       \$429       \$429       \$411       \$411       \$393       \$393       \$357       \$357       \$332       \$332       \$287       \$287         50       \$490       \$490       \$452       \$452       \$433       \$433       \$414       \$414       \$375       \$350       \$350       \$302       \$302         51       \$515       \$515       \$475       \$455       \$455       \$4435       \$395       \$395       \$368       \$368       \$318 <td></td> <td>-</td> <td></td>														-	
48       \$445       \$445       \$441       \$411       \$393       \$393       \$376       \$376       \$341       \$341       \$318       \$318       \$275       \$275         49       \$466       \$466       \$429       \$429       \$411       \$411       \$393       \$393       \$357       \$357       \$332       \$332       \$287       \$287         50       \$490       \$490       \$452       \$452       \$433       \$433       \$414       \$414       \$375       \$375       \$350       \$350       \$302       \$302         51       \$515       \$515       \$475       \$4455       \$455       \$435       \$435       \$395       \$368       \$368       \$318       \$318         52       \$539       \$539       \$497       \$476       \$476       \$455       \$455       \$4435       \$395       \$395       \$368       \$368       \$318       \$318       \$318       \$318       \$318       \$318       \$318       \$318       \$302       \$302       \$302       \$302       \$302       \$302       \$302       \$302       \$302       \$302       \$302       \$302       \$302       \$302       \$302       \$302       \$302       \$302       \$302 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td>								-						-	
49       \$466       \$466       \$429       \$411       \$411       \$393       \$393       \$357       \$332       \$332       \$287       \$287         50       \$490       \$490       \$452       \$452       \$433       \$433       \$414       \$414       \$375       \$350       \$350       \$302       \$302         51       \$515       \$515       \$475       \$455       \$455       \$435       \$395       \$395       \$368       \$368       \$318       \$318         52       \$539       \$539       \$497       \$497       \$476       \$476       \$455       \$455       \$413       \$413       \$385       \$385       \$332       \$332       \$332       \$332       \$332       \$302 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								-							
50         \$490         \$452         \$452         \$433         \$433         \$414         \$414         \$375         \$350         \$350         \$302         \$302           51         \$515         \$515         \$475         \$445         \$455         \$435         \$435         \$395         \$395         \$368         \$368         \$318         \$318           52         \$539         \$539         \$497         \$476         \$476         \$455         \$455         \$413         \$413         \$385         \$385         \$332         \$332           53         \$559         \$559         \$515         \$515         \$493         \$493         \$471         \$471         \$428         \$428         \$399         \$399         \$344         \$344           54         \$572         \$572         \$528         \$505         \$505         \$483         \$438         \$438         \$408         \$408         \$353         \$355           55         \$582         \$537         \$537         \$514         \$514         \$491         \$446         \$446         \$416         \$416         \$359         \$365         \$565         \$582         \$537         \$537         \$514         \$514         \$491															
51       \$515       \$515       \$475       \$455       \$455       \$435       \$395       \$395       \$368       \$368       \$318       \$318         52       \$539       \$539       \$497       \$476       \$476       \$455       \$455       \$413       \$413       \$385       \$385       \$332       \$332         53       \$559       \$559       \$515       \$515       \$493       \$493       \$471       \$471       \$428       \$428       \$399       \$399       \$344       \$344         54       \$572       \$572       \$528       \$528       \$505       \$505       \$483       \$483       \$438       \$448       \$408       \$399       \$344       \$344         54       \$572       \$528       \$528       \$505       \$505       \$483       \$483       \$438       \$408       \$408       \$353       \$353         55       \$582       \$557       \$537       \$514       \$514       \$491       \$446       \$446       \$416       \$416       \$359       \$367       \$367       \$569       \$549       \$525       \$525       \$502       \$502       \$456       \$456       \$425       \$425       \$367       \$367       \$576															
52       \$539       \$539       \$497       \$497       \$476       \$476       \$455       \$455       \$413       \$413       \$385       \$385       \$332       \$332         53       \$559       \$559       \$515       \$515       \$493       \$491       \$471       \$428       \$428       \$399       \$399       \$344       \$344         54       \$572       \$572       \$528       \$528       \$505       \$505       \$483       \$483       \$438       \$408       \$408       \$353       \$353         55       \$582       \$557       \$537       \$514       \$514       \$491       \$446       \$446       \$416       \$416       \$359       \$355         56       \$595       \$595       \$549       \$525       \$525       \$502       \$502       \$456       \$456       \$425       \$425       \$367       \$367         57       \$617       \$617       \$569       \$569       \$544       \$544       \$521       \$521       \$472       \$440       \$440       \$380       \$380         58       \$652       \$661       \$601       \$576       \$576       \$550       \$550       \$500       \$466       \$466       \$402								-						-	
53         \$559         \$559         \$515         \$493         \$493         \$471         \$471         \$428         \$428         \$399         \$344         \$344           54         \$572         \$572         \$528         \$505         \$505         \$483         \$483         \$438         \$408         \$408         \$353         \$353           55         \$582         \$582         \$537         \$514         \$514         \$491         \$446         \$446         \$416         \$416         \$359         \$359           56         \$595         \$595         \$549         \$549         \$525         \$525         \$502         \$502         \$456         \$446         \$416         \$416         \$367         \$367           57         \$617         \$617         \$569         \$544         \$544         \$521         \$521         \$472         \$440         \$440         \$380         \$380           58         \$652         \$661         \$601         \$576         \$576         \$550         \$500         \$500         \$466         \$466         \$402         \$402           59         \$703         \$703         \$649         \$621         \$621         \$594         \$599										-					
54         \$572         \$528         \$528         \$505         \$483         \$483         \$438         \$408         \$408         \$353         \$353           55         \$582         \$582         \$537         \$537         \$514         \$514         \$491         \$446         \$446         \$416         \$416         \$359         \$359           56         \$595         \$595         \$549         \$549         \$525         \$525         \$502         \$456         \$456         \$425         \$425         \$367         \$367           57         \$617         \$617         \$569         \$569         \$544         \$544         \$521         \$521         \$472         \$440         \$440         \$380         \$380           58         \$652         \$661         \$601         \$576         \$576         \$550         \$500         \$500         \$466         \$446         \$440         \$380         \$380           59         \$703         \$703         \$649         \$621         \$621         \$594         \$594         \$539         \$539         \$502         \$434         \$434           60         \$772         \$772         \$712         \$681         \$681         \$652										-				-	
55         \$582         \$582         \$537         \$537         \$514         \$514         \$491         \$446         \$446         \$416         \$416         \$359         \$359           56         \$595         \$595         \$549         \$549         \$525         \$525         \$502         \$456         \$446         \$416         \$416         \$359         \$367         \$367           57         \$617         \$617         \$569         \$569         \$544         \$544         \$521         \$521         \$472         \$440         \$440         \$380         \$380           58         \$652         \$661         \$601         \$576         \$576         \$550         \$550         \$500         \$466         \$446         \$440         \$380         \$380           59         \$703         \$703         \$649         \$621         \$621         \$594         \$594         \$539         \$539         \$502         \$434         \$432           60         \$772         \$772         \$712         \$681         \$681         \$652         \$652         \$591         \$551         \$551         \$476         \$476           61         \$850         \$850         \$783         \$783															
56         \$595         \$595         \$549         \$549         \$525         \$525         \$502         \$456         \$456         \$425         \$425         \$367         \$367           57         \$617         \$617         \$569         \$569         \$544         \$544         \$521         \$521         \$472         \$440         \$440         \$380         \$380           58         \$652         \$661         \$601         \$576         \$576         \$550         \$550         \$500         \$500         \$466         \$466         \$402         \$402           59         \$703         \$703         \$649         \$649         \$621         \$621         \$594         \$594         \$539         \$502         \$502         \$434         \$434           60         \$772         \$772         \$712         \$681         \$681         \$652         \$652         \$591         \$591         \$551         \$551         \$476         \$476           61         \$850         \$850         \$783         \$783         \$750         \$717         \$717         \$651         \$661         \$606         \$606         \$524         \$524           62         \$917         \$917         \$845										•					\$359
57         \$617         \$569         \$569         \$544         \$544         \$521         \$521         \$472         \$440         \$440         \$380         \$380           58         \$652         \$652         \$601         \$601         \$576         \$576         \$550         \$550         \$500         \$466         \$466         \$402         \$402           59         \$703         \$703         \$649         \$649         \$621         \$621         \$594         \$594         \$539         \$539         \$502         \$502         \$434         \$434           60         \$772         \$772         \$712         \$681         \$681         \$652         \$652         \$591         \$591         \$551         \$551         \$476         \$476           61         \$850         \$850         \$783         \$783         \$750         \$750         \$717         \$717         \$651         \$661         \$606         \$606         \$524         \$524           62         \$917         \$917         \$845         \$845         \$809         \$809         \$774         \$774         \$702         \$702         \$654         \$664         \$566         \$566           63         \$955								-		-					\$367
58     \$652     \$652     \$601     \$601     \$576     \$576     \$550     \$550     \$500     \$500     \$466     \$466     \$402     \$402       59     \$703     \$703     \$649     \$649     \$621     \$621     \$594     \$594     \$539     \$539     \$502     \$502     \$434     \$434       60     \$772     \$772     \$712     \$712     \$681     \$681     \$652     \$652     \$591     \$591     \$551     \$551     \$476     \$476       61     \$850     \$850     \$783     \$783     \$750     \$717     \$717     \$651     \$661     \$606     \$606     \$524     \$524       62     \$917     \$917     \$845     \$845     \$809     \$809     \$774     \$774     \$702     \$702     \$654     \$664     \$566     \$566       63     \$955     \$955     \$881     \$881     \$843     \$843     \$806     \$806     \$732     \$732     \$682     \$682     \$589     \$586       64     \$963     \$963     \$888     \$888     \$850     \$850     \$813     \$813     \$738     \$738     \$688     \$688     \$594     \$594															\$380
59     \$703     \$649     \$649     \$621     \$621     \$594     \$594     \$539     \$539     \$502     \$502     \$434     \$434       60     \$772     \$772     \$712     \$681     \$681     \$652     \$652     \$591     \$591     \$551     \$551     \$476     \$476       61     \$850     \$850     \$783     \$783     \$750     \$750     \$717     \$717     \$651     \$661     \$606     \$606     \$524     \$524       62     \$917     \$917     \$845     \$845     \$809     \$809     \$774     \$774     \$702     \$702     \$654     \$654     \$566     \$566       63     \$955     \$955     \$881     \$881     \$843     \$843     \$806     \$806     \$732     \$732     \$682     \$682     \$589     \$589       64     \$963     \$963     \$888     \$888     \$850     \$850     \$813     \$813     \$738     \$738     \$688     \$688     \$594     \$594		-								-					\$402
60     \$772     \$772     \$712     \$712     \$681     \$681     \$652     \$591     \$591     \$551     \$551     \$476     \$476       61     \$850     \$850     \$783     \$783     \$750     \$750     \$717     \$717     \$651     \$661     \$606     \$524     \$524       62     \$917     \$917     \$845     \$845     \$809     \$809     \$774     \$774     \$702     \$702     \$654     \$654     \$566     \$566       63     \$955     \$955     \$881     \$881     \$843     \$843     \$806     \$806     \$732     \$732     \$682     \$682     \$589     \$589       64     \$963     \$963     \$888     \$888     \$850     \$813     \$813     \$738     \$738     \$688     \$688     \$594     \$594								-						-	\$434
61 \$850 \$850 \$783 \$783 \$750 \$750 \$717 \$717 \$651 \$651 \$606 \$606 \$524 \$524 \$524 \$62 \$917 \$917 \$845 \$845 \$809 \$809 \$774 \$774 \$702 \$702 \$654 \$654 \$654 \$566 \$566 \$566 \$63 \$955 \$955 \$881 \$881 \$881 \$843 \$843 \$806 \$806 \$732 \$732 \$682 \$682 \$589 \$589 \$64 \$963 \$963 \$888 \$888 \$850 \$850 \$850 \$813 \$813 \$738 \$738 \$688 \$688 \$594 \$594															\$476
62 \$917 \$917 \$845 \$845 \$809 \$809 \$774 \$774 \$702 \$702 \$654 \$654 \$566 \$566 \$566 \$63 \$955 \$955 \$881 \$881 \$843 \$843 \$846 \$806 \$732 \$732 \$682 \$682 \$589 \$589 \$64 \$963 \$963 \$888 \$888 \$850 \$850 \$850 \$813 \$813 \$738 \$738 \$688 \$688 \$594 \$594								-		-				-	\$524
63 \$955 \$955 \$881 \$881 \$843 \$843 \$806 \$806 \$732 \$732 \$682 \$682 \$589 \$585 64 \$963 \$963 \$888 \$888 \$850 \$850 \$813 \$813 \$738 \$738 \$688 \$688 \$594 \$594															\$566
64 \$963 \$963 \$888 \$888 \$850 \$850 \$813 \$813 \$738 \$738 \$688 \$688 \$594 \$594								-							\$589
		\$963	\$963	\$888	\$888	\$850	\$850	\$813	\$813	\$738	\$738	\$688	\$688	\$594	\$594
	65+														\$594

Monthly Rates Effective 01/01/11

SmartSense 500 -- with Full RX (2+ members)

O   S216   S218   S201   S201   S192   S192   S192   S184   S184   S167   S167   S165   S152   S152   S152   S152   S152   S153   S153   S153   S153   S175   S175   S167   S167   S165   S155   S151   S153   S153   S153   S153   S153   S153   S154   S155   S15					ember.						
0   \$218   \$218   \$201   \$210   \$192   \$192   \$194   \$194   \$196   \$195   \$195   \$198   \$198   \$198   \$198   \$183   \$138   \$175   \$117   \$163   \$165   \$152   \$152   \$112   \$132   \$133   \$179   \$179   \$165   \$165   \$155   \$157   \$167   \$165   \$155   \$157   \$167   \$165   \$155   \$157   \$167   \$165   \$155   \$157   \$167   \$165   \$155   \$157   \$167   \$165   \$155   \$151   \$15											ea 7
1         \$199         \$199         \$193         \$198         \$178         \$177         \$177         \$167         \$167         \$152         \$152         \$133         \$179         \$179         \$165         \$165         \$165         \$158         \$158         \$151         \$116         \$116         \$116         \$116         \$116         \$116         \$116         \$110         \$172         \$172         \$110         \$122         \$122         \$122         \$112         \$110         \$151         \$151         \$151         \$151         \$151         \$151         \$151         \$151         \$151         \$151         \$151         \$152         \$112         \$111         \$111         \$111         \$111         \$111         \$111         \$111         \$111         \$111         \$111         \$1									Female	Male	Female
2 \$199 \$199 \$198 \$178 \$178 \$171 \$171 \$163 \$163 \$164 \$134 \$134 \$134 \$134 \$134 \$134 \$134 \$154 \$164 \$164 \$164 \$164 \$165 \$151 \$151 \$151 \$151 \$151 \$151 \$151									\$155	\$134	\$134
3 \$179 \$1979 \$165 \$165 \$165 \$158 \$158 \$151 \$151 \$151 \$151 \$151 \$15									\$142	\$122	\$122
4 \$164 \$164 \$151 \$151 \$151 \$151 \$140 \$134 \$134 \$134 \$139 \$139 \$126 \$126 \$117 \$17 \$15 \$151 \$151 \$140 \$134 \$134 \$134 \$132 \$128 \$128 \$128 \$16 \$116 \$116 \$166 \$17 \$17 \$133 \$133 \$133 \$122 \$122 \$172 \$17 \$117 \$112 \$112 \$112									\$138 \$127	\$119 \$110	\$119 \$110
5         \$151         \$140         \$140         \$140         \$134         \$124         \$112         \$119         \$110         \$100         \$10         \$17         \$133         \$122         \$122         \$112         \$112         \$110         \$100         \$1         \$10									\$127 \$117	\$101	\$101
6 \$141 \$141 \$141 \$141 \$141 \$133 \$130 \$130 \$124 \$119 \$119 \$108 \$108 \$100 \$7 \$7 \$133 \$133 \$122 \$122 \$117 \$117 \$111 \$111 \$101 \$101 \$95 \$8 \$8 \$128 \$128 \$118 \$118 \$113 \$113 \$108 \$108 \$98 \$98 \$91 \$9 \$10 \$129 \$129 \$119 \$119 \$113 \$113 \$108 \$108 \$98 \$98 \$91 \$9 \$10 \$129 \$129 \$119 \$119 \$113 \$113 \$108 \$108 \$98 \$98 \$91 \$9 \$10 \$129 \$129 \$119 \$119 \$113 \$113 \$108 \$108 \$98 \$98 \$91 \$9 \$10 \$129 \$129 \$119 \$119 \$113 \$113 \$108 \$108 \$98 \$98 \$91 \$9 \$10 \$129 \$129 \$119 \$119 \$113 \$113 \$108 \$108 \$98 \$98 \$91 \$9 \$10 \$129 \$129 \$119 \$119 \$113 \$113 \$108 \$108 \$98 \$98 \$91 \$9 \$10 \$100 \$100 \$95 \$100 \$100 \$95 \$100 \$100 \$95 \$100 \$100 \$95 \$100 \$100 \$100 \$95 \$100 \$100 \$100 \$100 \$100 \$100 \$100 \$10									\$117 \$108	\$93	\$93
7         \$133         \$132         \$122         \$117         \$117         \$117         \$112         \$110         \$101         \$96         \$9           8         \$128         \$128         \$118         \$118         \$113         \$113         \$110         \$108         \$98         \$98         \$91         \$           9         \$128         \$128         \$119         \$119         \$113         \$113         \$108         \$108         \$98         \$98         \$91         \$           10         \$129         \$129         \$119         \$113         \$113         \$108         \$108         \$98         \$98         \$91         \$           11         \$133         \$131         \$121         \$116         \$117         \$117         \$106         \$100         \$99         \$           12         \$139         \$139         \$133         \$133         \$131         \$117         \$116         \$106         \$106         \$106         \$108         \$108         \$108         \$99         \$           14         \$167         \$167         \$167         \$157         \$157         \$151         \$151         \$111         \$119         \$122         \$122         <									\$100	\$87	\$87
8 \$128 \$128 \$118 \$118 \$119 \$113 \$113 \$108 \$98 \$98 \$99 \$91 \$ 9 \$128 \$129 \$119 \$119 \$119 \$113 \$113 \$108 \$108 \$98 \$98 \$99 \$91 \$ 10 \$129 \$129 \$129 \$119 \$119 \$113 \$113 \$108 \$108 \$98 \$98 \$99 \$91 \$ 11 \$131 \$131 \$121 \$121 \$116 \$116 \$111 \$111 \$100 \$100 \$94 \$ 12 \$139 \$139 \$129 \$129 \$129 \$123 \$123 \$123 \$117 \$117 \$100 \$100 \$94 \$ 12 \$139 \$139 \$128 \$128 \$123 \$123 \$123 \$121 \$117 \$117 \$100 \$100 \$100 \$94 \$ 14 \$167 \$167 \$154 \$151 \$151 \$151 \$151 \$151 \$151 \$151									\$95	\$82	\$82
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16									\$127	\$110	\$110
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44         \$342         \$342         \$315         \$315         \$302         \$288         \$288         \$262         \$262         \$244         \$2           45         \$349         \$349         \$322         \$308         \$308         \$295         \$295         \$267         \$267         \$249         \$2           46         \$354         \$354         \$326         \$312         \$312         \$298         \$298         \$271         \$271         \$252         \$2           47         \$360         \$360         \$332         \$332         \$318         \$318         \$304         \$304         \$276         \$276         \$257         \$2           48         \$372         \$372         \$343         \$343         \$328         \$314         \$314         \$285         \$285         \$266         \$2           49         \$390         \$359         \$359         \$344         \$344         \$329         \$298         \$298         \$278         \$2           50         \$409         \$409         \$377         \$377         \$361         \$361         \$345         \$345         \$313         \$313         \$292         \$2           51         \$457         \$427 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>\$237</td> <td>\$204</td> <td>\$204</td>									\$237	\$204	\$204
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46       \$354       \$354       \$326       \$326       \$312       \$312       \$298       \$298       \$271       \$271       \$252       \$247       \$360       \$360       \$332       \$332       \$318       \$318       \$304       \$304       \$276       \$276       \$257       \$248       \$372       \$343       \$343       \$328       \$328       \$314       \$314       \$285       \$285       \$266       \$249       \$390       \$390       \$359       \$359       \$344       \$344       \$329       \$329       \$298       \$298       \$278       \$278       \$278       \$278       \$278       \$279       <									\$249	\$215	\$215
48       \$372       \$372       \$343       \$343       \$328       \$314       \$314       \$285       \$285       \$266       \$249         49       \$390       \$359       \$359       \$344       \$344       \$329       \$329       \$298       \$298       \$278       \$285       \$285       \$286       \$278       \$285       \$285       \$286       \$278       \$285       \$285       \$285       \$286       \$278       \$285					\$298				\$252	\$218	\$218
49         \$390         \$359         \$359         \$344         \$344         \$329         \$298         \$298         \$278         \$28           50         \$409         \$409         \$377         \$377         \$361         \$361         \$345         \$345         \$313         \$313         \$292         \$28           51         \$457         \$457         \$421         \$403         \$403         \$385         \$385         \$350         \$350         \$326						\$276			\$257	\$222	\$222
50         \$409         \$409         \$377         \$377         \$361         \$361         \$345         \$345         \$313         \$313         \$292         \$2           51         \$457         \$457         \$421         \$403         \$403         \$385         \$385         \$350         \$350         \$326         \$3           52         \$477         \$439         \$439         \$420         \$402         \$402         \$365         \$365         \$340         \$3           53         \$494         \$494         \$456         \$436         \$436         \$417         \$417         \$378         \$378         \$353         \$3           54         \$506         \$506         \$467         \$447         \$447         \$427         \$388         \$388         \$361         \$3           55         \$515         \$515         \$475         \$475         \$454         \$454         \$435         \$435         \$394         \$394         \$367         \$4           56         \$571         \$526         \$526         \$504         \$504         \$482         \$482         \$437         \$437         \$407         \$4									\$266	\$229	\$229
51     \$457     \$457     \$421     \$403     \$403     \$385     \$385     \$350     \$350     \$326     \$350       52     \$477     \$477     \$439     \$439     \$420     \$420     \$402     \$402     \$365     \$365     \$340     \$350       53     \$494     \$494     \$456     \$456     \$436     \$436     \$417     \$417     \$378     \$378     \$353     \$353       54     \$506     \$506     \$467     \$467     \$447     \$447     \$427     \$427     \$388     \$388     \$361     \$367       55     \$515     \$515     \$475     \$475     \$454     \$454     \$435     \$435     \$394     \$394     \$367     \$367       56     \$571     \$571     \$526     \$526     \$504     \$504     \$482     \$482     \$437     \$437     \$407     \$447	_								\$278	\$240	\$240
52     \$477     \$439     \$439     \$420     \$402     \$402     \$365     \$365     \$340     \$353       53     \$494     \$494     \$456     \$456     \$436     \$436     \$417     \$417     \$378     \$378     \$353     \$353     \$353       54     \$506     \$506     \$467     \$467     \$447     \$447     \$427     \$427     \$388     \$388     \$361     \$367       55     \$515     \$515     \$475     \$475     \$454     \$454     \$435     \$435     \$394     \$394     \$367     \$367       56     \$571     \$571     \$526     \$526     \$504     \$504     \$482     \$482     \$437     \$437     \$407     \$467									\$292	\$252	\$252
53     \$494     \$494     \$456     \$456     \$436     \$436     \$417     \$417     \$378     \$378     \$353     \$353       54     \$506     \$506     \$467     \$467     \$447     \$447     \$427     \$388     \$388     \$361     \$388       55     \$515     \$515     \$475     \$475     \$454     \$454     \$435     \$435     \$394     \$394     \$367     \$367       56     \$571     \$571     \$526     \$526     \$504     \$504     \$482     \$482     \$437     \$437     \$407     \$447									\$326	\$282	\$282
54         \$506         \$506         \$467         \$447         \$447         \$427         \$388         \$388         \$361         \$388           55         \$515         \$515         \$475         \$475         \$454         \$454         \$435         \$394         \$394         \$367         \$367         \$367         \$475         \$475         \$454         \$454         \$445 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>\$340</td> <td>\$294</td> <td>\$294</td>									\$340	\$294	\$294
55     \$515     \$515     \$475     \$475     \$454     \$454     \$435     \$394     \$394     \$367     \$367       56     \$571     \$571     \$526     \$526     \$504     \$504     \$482     \$482     \$437     \$437     \$407     \$482									\$353	\$305	\$305
56 \$571 \$571 \$526 \$526 \$504 \$504 \$482 \$482 \$437 \$437 \$407 \$4	_								\$361	\$312	\$312
						 -			\$367	\$318	\$318
									\$407	\$352	\$352
									\$422	\$364	\$364
									\$446	\$386	\$386
	-								\$482	\$416	\$416
						 -			\$528	\$456	\$456
									\$582	\$503	\$503
									\$628	\$543	\$543
									\$654 \$650	\$565 \$570	\$565 \$570
									\$659 \$659	\$570 \$570	\$570 \$570

Monthly Rates Effective 01/01/11

SmartSense 1500 -- with Full RX (1 member)

D	Rate Calcu														
D															
1   \$120	_														Female
2   S119   S110   S110   S100   S100   S100   S100   S100   S91   S91   S91   S95															\$81
3 \$112 \$112 \$103 \$103 \$99 \$99 \$94 \$94 \$98 \$98 \$98 \$91 \$81 \$75 \$75 \$65 \$65 \$65 \$65 \$65 \$99 \$99 \$99 \$92 \$92 \$92 \$88 \$88 \$88 \$84 \$84 \$76 \$76 \$71 \$71 \$71 \$61 \$61 \$99 \$99 \$90 \$92 \$92 \$88 \$88 \$88 \$84 \$84 \$76 \$76 \$71 \$71 \$71 \$61 \$61 \$99 \$90 \$90 \$90 \$90 \$90 \$90 \$90 \$90 \$90															\$74
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8 S90 590 583 583 579 579 576 576 568 565 565 9 S90 590 593 590 583 583 579 579 576 576 568 569 564 555 9 S90 590 583 583 583 579 579 576 569 569 564 555 10 590 590 583 583 583 580 580 576 576 569 569 564 564 555 12 599 599 591 591 591 597 587 587 587 589 599 591 591 591 597 587 587 589 599 591 591 591 597 587 587 589 599 590 584 584 584 585 12 599 599 591 591 591 597 587 587 589 599 590 584 594 584 585 11 591 510 5100 5100 5100 5100 5100 51															\$58
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9   \$90   \$90   \$90   \$83   \$83   \$89   \$90   \$90   \$76   \$76   \$69   \$89   \$84   \$85   \$55   \$10   \$89   \$98   \$98   \$83   \$83   \$80   \$80   \$80   \$76   \$76   \$69   \$89   \$84   \$86   \$55   \$11   \$93   \$99   \$99   \$91   \$91   \$87   \$87   \$87   \$87   \$83   \$83   \$75   \$75   \$70   \$70   \$81   \$91   \$91   \$91   \$87   \$87   \$87   \$87   \$83   \$83   \$75   \$75   \$70   \$70   \$91   \$91   \$91   \$89   \$8															\$55
11   \$93   \$98   \$98   \$99   \$99   \$99   \$99   \$99   \$99   \$99   \$99   \$99   \$99   \$99   \$99   \$99   \$99   \$99   \$99   \$99   \$90	9	\$90	\$90	\$83	\$83	\$79	\$79		\$76	\$69	\$69	\$64		\$55	\$55
12   S99   S99   S91   S91   S97   S87   S83   S83   S75   S75   S70   S70   S61   S66	10	\$90		\$83	\$83		\$80			\$69		\$64	\$64	\$56	\$56
13   S107   S107   S98   S98   S94   S94   S99   S99   S82   S82   S76   S76   S66   S76															\$57
14   S117   S117   S108   S108   S104   S104   S99   S99   S90   S90   S94   S84   S74   S155   S125   S126   S119   S119   S114   S114   S103   S103   S96   S96   S89   S89   S77   S181   S118															\$61
16   \$125   \$125   \$116   \$115   \$110   \$110   \$105   \$105   \$95   \$95   \$89   \$97   \$16   \$135   \$135   \$124   \$124   \$119   \$114   \$114   \$114   \$113   \$110   \$110   \$91   \$111   \$															\$66
16															\$72
17   S148   S148   S156   S156   S136   S131   S131   S125   S125   S113   S119   S119   S110   S106   S106   S119   S115   S155   S155   S143   S143   S137   S137   S131   S131   S119   S119   S111   S111   S111   S119   S119   S111   S111   S119   S115   S156   S156   S156   S144   S144   S137   S137   S137   S131   S131   S119   S119   S111   S111   S111   S110   S106   S156   S156   S144   S144   S138   S138   S132   S132   S119   S119   S111   S111   S111   S111   S110   S106   S156   S156   S144   S144   S138   S138   S132   S132   S119   S119   S111   S111   S111   S110   S106   S161   S161   S161   S146   S1															\$77
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26         \$162         \$162         \$149         \$149         \$143         \$143         \$137         \$137         \$124         \$124         \$115         \$110         \$100           27         \$163         \$163         \$150         \$150         \$143         \$143         \$137         \$137         \$124         \$116         \$116         \$116         \$116         \$116         \$116         \$118         \$118         \$110         \$110         \$116         \$118         \$118         \$110         \$110         \$111         \$117         \$117         \$116         \$156         \$149         \$144         \$143         \$124         \$124         \$121         \$121         \$121         \$121         \$121         \$121         \$121         \$121         \$121         \$121         \$121         \$121         \$121         \$121         \$104         \$104         \$104         \$124         \$146         \$133         \$124         \$124         \$121         \$121         \$121         \$104         \$107         \$121         \$107         \$121         \$107         \$121         \$107         \$121         \$107         \$121         \$107         \$121         \$101         \$121         \$107         \$121         \$121 </td <td></td> <td>\$162</td> <td>\$162</td> <td>\$149</td> <td>\$149</td> <td></td> <td>\$143</td> <td>\$137</td> <td>\$137</td> <td>\$124</td> <td>\$124</td> <td></td> <td>\$115</td> <td></td> <td>\$100</td>		\$162	\$162	\$149	\$149		\$143	\$137	\$137	\$124	\$124		\$115		\$100
27 \$163 \$165 \$155 \$150 \$150 \$143 \$143 \$143 \$137 \$137 \$137 \$124 \$124 \$116 \$116 \$100 \$29 \$169 \$169 \$156 \$155 \$152 \$152 \$146 \$149 \$149 \$143 \$129 \$129 \$129 \$121 \$121 \$104 \$130 \$173 \$173 \$173 \$173 \$173 \$173 \$173 \$173	25	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$115	\$115	\$100	\$100
28         \$165         \$165         \$152         \$152         \$146         \$139         \$139         \$126         \$126         \$118         \$118         \$102         29         \$169         \$169         \$156         \$149         \$149         \$143         \$143         \$126         \$121         \$121         \$104         \$104         \$133         \$133         \$124         \$124         \$102         \$177         \$163         \$163         \$163         \$156         \$156         \$149         \$149         \$135         \$135         \$126         \$124         \$107         \$177         \$163         \$163         \$156         \$156         \$149         \$149         \$135         \$135         \$126         \$124         \$124         \$109         \$162         \$152         \$138         \$180         \$160         \$160         \$156         \$156         \$156         \$156         \$156         \$157         \$143         \$130         \$130         \$130         \$110         \$112         \$141         \$141         \$131         \$141         \$131         \$141         \$131         \$141         \$131         \$141         \$131         \$141         \$131         \$141         \$131         \$130         \$121         \$13													\$115		\$100
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30 \$173 \$173 \$160 \$160 \$153 \$153 \$146 \$146 \$133 \$133 \$124 \$124 \$107 \$177 \$137 \$177 \$163 \$163 \$156 \$156 \$159 \$159 \$152 \$135 \$135 \$135 \$126 \$109 \$119 \$180 \$180 \$166 \$166 \$159 \$159 \$152 \$152 \$138 \$138 \$129 \$111 \$133 \$182 \$182 \$182 \$168 \$168 \$161 \$161 \$161 \$154 \$154 \$140 \$130 \$130 \$130 \$112 \$135 \$135 \$135 \$135 \$136 \$130 \$130 \$112 \$134 \$141 \$141 \$132 \$132 \$114 \$134 \$130 \$130 \$112 \$140 \$130 \$130 \$112 \$140 \$130 \$130 \$112 \$140 \$130 \$130 \$112 \$140 \$130 \$130 \$112 \$140 \$130 \$130 \$112 \$140 \$130 \$130 \$112 \$140 \$130 \$130 \$112 \$140 \$130 \$130 \$112 \$140 \$130 \$130 \$112 \$140 \$130 \$130 \$112 \$140 \$130 \$130 \$112 \$140 \$130 \$130 \$112 \$140 \$130 \$130 \$112 \$140 \$130 \$130 \$112 \$140 \$130 \$130 \$112 \$140 \$130 \$130 \$112 \$140 \$130 \$130 \$112 \$140 \$140 \$130 \$130 \$112 \$140 \$140 \$130 \$130 \$112 \$140 \$140 \$130 \$130 \$112 \$140 \$140 \$130 \$130 \$112 \$140 \$140 \$130 \$130 \$112 \$140 \$140 \$130 \$130 \$112 \$140 \$140 \$130 \$130 \$112 \$140 \$140 \$130 \$130 \$112 \$140 \$140 \$140 \$130 \$130 \$112 \$140 \$140 \$140 \$130 \$130 \$112 \$140 \$140 \$140 \$140 \$130 \$130 \$112 \$140 \$140 \$140 \$140 \$130 \$130 \$112 \$140 \$140 \$140 \$140 \$130 \$130 \$112 \$150 \$145 \$145 \$145 \$145 \$145 \$145 \$145 \$145															\$102
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32         \$180         \$166         \$166         \$159         \$152         \$152         \$138         \$138         \$129         \$111         \$133         \$132         \$182         \$168         \$168         \$161         \$161         \$154         \$154         \$140         \$130         \$130         \$112         \$132         \$114         \$132         \$114         \$132         \$114         \$132         \$114         \$132         \$114         \$132         \$114         \$132         \$114         \$132         \$114         \$132         \$114         \$132         \$114         \$132         \$132         \$114         \$132         \$133         \$133         \$133         \$111         \$132         \$132         \$114         \$132         \$132         \$114         \$143         \$133         \$133         \$133         \$133         \$133         \$133         \$133         \$133         \$133         \$133         \$111         \$173         \$195         \$195         \$175         \$168         \$160         \$160         \$145         \$145         \$125         \$125         \$120         \$117         \$175         \$143         \$139         \$139         \$117         \$171         \$155         \$145         \$145         \$															\$107
33 \$182 \$184 \$184 \$170 \$170 \$163 \$163 \$165 \$156 \$156 \$140 \$140 \$130 \$130 \$112 \$114 \$35 \$187 \$187 \$177 \$172 \$165 \$165 \$165 \$157 \$157 \$143 \$143 \$133 \$133 \$133 \$115 \$36 \$190 \$190 \$175 \$175 \$168 \$168 \$168 \$160 \$160 \$145 \$145 \$143 \$133 \$133 \$135 \$117 \$37 \$195 \$195 \$180 \$180 \$172 \$172 \$172 \$164 \$160 \$160 \$145 \$145 \$143 \$133 \$133 \$135 \$117 \$37 \$195 \$195 \$180 \$180 \$172 \$172 \$172 \$164 \$164 \$149 \$139 \$139 \$120 \$38 \$203 \$203 \$187 \$187 \$179 \$177 \$171 \$171 \$155 \$155 \$155 \$145 \$145 \$125 \$39 \$213 \$213 \$197 \$197 \$188 \$188 \$188 \$180 \$180 \$163 \$163 \$155 \$155 \$155 \$155 \$155 \$155 \$155 \$15															\$109 \$111
34         \$184         \$187         \$170         \$163         \$163         \$156         \$156         \$141         \$141         \$132         \$132         \$114         35         \$187         \$172         \$165         \$165         \$157         \$157         \$168         \$160         \$160         \$160         \$145         \$145         \$135         \$133         \$115         \$136         \$175         \$175         \$168         \$168         \$160         \$160         \$145         \$145         \$135         \$135         \$117         \$175         \$175         \$168         \$160         \$160         \$145         \$145         \$135         \$135         \$117         \$175         \$188         \$160         \$160         \$145         \$145         \$132         \$120         \$38         \$203         \$203         \$187         \$179         \$179         \$171         \$171         \$155         \$155         \$145         \$145         \$120         \$120         \$120         \$120         \$172         \$172         \$164         \$141         \$143         \$221         \$213         \$213         \$140         \$144         \$241         \$221         \$220         \$192         \$174         \$174         \$174         \$162															\$112
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37         \$195         \$195         \$180         \$180         \$172         \$172         \$164         \$164         \$149         \$149         \$139         \$139         \$120         \$38         \$203         \$213         \$187         \$187         \$179         \$171         \$171         \$155         \$155         \$145         \$145         \$145         \$145         \$145         \$145         \$145         \$145         \$145         \$145         \$145         \$145         \$145         \$145         \$145         \$145         \$145         \$145         \$146         \$162         \$140         \$227         \$227         \$209         \$200         \$200         \$200         \$192         \$192         \$174         \$174         \$162         \$162         \$140         \$14         \$243         \$224         \$224         \$2214         \$214         \$205         \$205         \$186         \$166         \$173         \$173         \$149         \$149         \$228         \$228         \$228         \$2218         \$2218         \$2218         \$2218         \$2218         \$2218         \$2218         \$2218         \$2218         \$2218         \$2218         \$2218         \$2218         \$2218         \$2218         \$2218         \$2218 <td></td> <td>\$117</td>															\$117
38         \$203         \$203         \$187         \$187         \$179         \$171         \$171         \$155         \$155         \$145         \$145         \$125         \$39         \$213         \$213         \$197         \$188         \$180         \$180         \$180         \$163         \$152         \$152         \$132         \$160         \$182         \$174         \$174         \$174         \$174         \$162         \$162         \$140         \$180         \$180         \$180         \$180         \$180         \$181         \$174         \$174         \$174         \$174         \$174         \$174         \$174         \$174         \$174         \$162         \$140         \$140         \$140         \$182         \$180         \$186         \$163         \$152         \$152         \$140         \$144         \$124         \$205         \$186         \$168         \$173         \$173         \$149         \$140         \$142         \$258         \$258         \$283         \$228         \$228         \$2218         \$218         \$218         \$218         \$188         \$198         \$198         \$198         \$148         \$145         \$145         \$145         \$145         \$145         \$145         \$144         \$224         \$															\$120
40         \$227         \$227         \$209         \$209         \$200         \$192         \$192         \$174         \$174         \$162         \$140         \$44         \$243         \$243         \$224         \$224         \$214         \$214         \$205         \$205         \$186         \$186         \$173         \$173         \$149         \$144         \$228         \$228         \$228         \$228         \$218         \$180         \$198         \$198         \$1184         \$1184         \$159         \$195         \$195         \$195         \$195         \$162         \$162         \$140         \$285         \$283         \$238         \$228         \$2218         \$218         \$180         \$195         \$195         \$162         \$162         \$162         \$162         \$162         \$162         \$162         \$162         \$162         \$241         \$221         \$209         \$209         \$204         \$204         \$176         \$264         \$241         \$221         \$221         \$222         \$222         \$225         \$225         \$225         \$225         \$225         \$225         \$225         \$225         \$225         \$229         \$213         \$213         \$1184         \$162         \$176         \$248 <t< td=""><td></td><td>\$203</td><td>\$203</td><td>\$187</td><td>\$187</td><td>\$179</td><td>\$179</td><td>\$171</td><td>\$171</td><td>\$155</td><td></td><td>\$145</td><td>\$145</td><td></td><td>\$125</td></t<>		\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$155		\$145	\$145		\$125
411       \$243       \$224       \$224       \$214       \$215       \$205       \$186       \$186       \$173       \$173       \$149       \$142       \$258       \$258       \$258       \$238       \$228       \$228       \$218       \$218       \$118       \$198       \$198       \$184       \$184       \$159       \$168       \$144       \$2252       \$252       \$2241       \$2211       \$231       \$209       \$209       \$195       \$195       \$168       \$168       \$186	39	\$213	\$213	\$197	\$197	\$188	\$188	\$180	\$180	\$163		\$152	\$152	\$132	\$132
42       \$258       \$258       \$238       \$238       \$228       \$218       \$218       \$198       \$198       \$184       \$184       \$159       \$43       \$273       \$273       \$252       \$252       \$241       \$241       \$231       \$209       \$209       \$195       \$195       \$168       \$344       \$285       \$285       \$263       \$252       \$252       \$252       \$241       \$241       \$219       \$219       \$204       \$204       \$176       \$45       \$294       \$271       \$259       \$259       \$248       \$248       \$225       \$225       \$209       \$209       \$209       \$181       \$184       \$218       \$218       \$214       \$214       \$219       \$219       \$204       \$204       \$176       \$261       \$243       \$213       \$184       \$184       \$184       \$184       \$184       \$184       \$184       \$184 <td< td=""><td>40</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$140</td></td<>	40														\$140
43         \$273         \$273         \$252         \$252         \$241         \$241         \$231         \$231         \$209         \$209         \$195         \$195         \$168         \$44         \$285         \$285         \$263         \$252         \$252         \$241         \$241         \$219         \$219         \$204         \$204         \$176         \$1         \$259         \$259         \$248         \$225         \$225         \$209         \$209         \$181         \$1         \$1         \$264         \$264         \$264         \$264         \$252         \$225         \$229         \$213         \$213         \$184         \$2         \$47         \$306         \$306         \$282         \$282         \$270         \$270         \$258         \$258         \$229         \$2213         \$213         \$184         \$3         \$48         \$320         \$320         \$295         \$295         \$282         \$2270         \$270         \$258         \$258         \$2245         \$228         \$228         \$270         \$270         \$245         \$245         \$228         \$228         \$270         \$270         \$245         \$245         \$228         \$228         \$270         \$270         \$245         \$245         \$228															\$149
44         \$285         \$285         \$263         \$252         \$252         \$241         \$241         \$219         \$219         \$204         \$204         \$176         \$36         \$259         \$259         \$248         \$248         \$225         \$225         \$209         \$209         \$181         \$36         \$366         \$2829         \$276         \$276         \$264         \$264         \$252         \$252         \$229         \$229         \$213         \$213         \$184         \$47         \$306         \$306         \$282         \$282         \$270         \$270         \$258         \$258         \$234         \$234         \$218         \$218         \$189         \$48         \$320         \$320         \$295         \$282         \$282         \$270         \$270         \$245         \$245         \$228         \$228         \$189         \$49         \$340         \$340         \$314         \$314         \$300         \$300         \$287         \$287         \$261         \$261         \$243         \$243         \$210         \$26         \$25         \$245         \$245         \$228         \$228         \$10         \$26         \$260         \$226         \$27         \$270         \$245         \$245         \$228															\$159
45         \$294         \$294         \$271         \$259         \$259         \$248         \$248         \$225         \$225         \$209         \$209         \$181         \$184         \$															\$168
46       \$299       \$299       \$276       \$276       \$264       \$264       \$252       \$252       \$229       \$213       \$213       \$184       \$364       \$306       \$306       \$282       \$282       \$270       \$270       \$258       \$258       \$234       \$234       \$218       \$218       \$189       \$348       \$320       \$320       \$295       \$295       \$282       \$282       \$270       \$270       \$245       \$245       \$228       \$228       \$177       \$245       \$245       \$243       \$243       \$210       \$232       \$300       \$300       \$287       \$287       \$261       \$261       \$243       \$243       \$210       \$232       \$300       \$300       \$287       \$287       \$261       \$261       \$243       \$243       \$210       \$232       \$300       \$300       \$327       \$261       \$261       \$243       \$243       \$210       \$260       \$225       \$326       \$300       \$300       \$327       \$279       \$260       \$260       \$225       \$326       \$310       \$330       \$3279       \$279       \$260       \$260       \$225       \$326       \$310       \$330       \$324       \$330       \$330       \$3279       \$326														-	\$176 \$181
47       \$306       \$306       \$282       \$282       \$270       \$270       \$258       \$258       \$234       \$218       \$218       \$189       \$348       \$320       \$320       \$295       \$295       \$282       \$282       \$270       \$270       \$245       \$245       \$228       \$228       \$197       \$349       \$340       \$340       \$314       \$314       \$300       \$300       \$287       \$287       \$261       \$261       \$243       \$243       \$210       \$250       <															\$184
48       \$320       \$320       \$295       \$295       \$282       \$282       \$270       \$270       \$245       \$245       \$228       \$228       \$197       \$349       \$340       \$314       \$314       \$300       \$300       \$287       \$287       \$261       \$261       \$243       \$243       \$210       \$25         50       \$365       \$336       \$336       \$322       \$322       \$308       \$308       \$279       \$279       \$260       \$260       \$225       \$325       \$313       \$339       \$390       \$360       \$360       \$344       \$344       \$329       \$329       \$299       \$278       \$278       \$241       \$255       \$3414       \$414       \$381       \$336       \$344       \$344       \$329       \$329       \$299       \$278       \$278       \$241       \$255       \$3414       \$414       \$381       \$336       \$343       \$343       \$3400       \$400       \$382       \$386       \$349       \$317       \$317       \$295       \$295       \$255       \$255       \$355       \$447       \$447       \$4447       \$4412       \$412       \$395       \$395       \$377       \$377       \$342       \$342       \$319       \$319															\$189
49         \$340         \$341         \$314         \$300         \$300         \$287         \$287         \$261         \$243         \$243         \$210         \$350         \$365         \$365         \$336         \$336         \$322         \$322         \$308         \$308         \$279         \$279         \$260         \$260         \$225         \$250         \$251         \$390         \$390         \$360         \$344         \$344         \$329         \$329         \$299         \$299         \$278         \$278         \$241         \$252         \$414         \$414         \$381         \$365         \$365         \$349         \$349         \$317         \$317         \$295         \$295         \$255         \$255         \$353         \$433         \$4400         \$400         \$382         \$366         \$366         \$332         \$332         \$309         \$309         \$267         \$255         \$355         \$447         \$447         \$4412         \$412         \$395         \$395         \$377         \$377         \$342         \$319         \$319         \$276         \$255         \$356         \$447         \$447         \$4412         \$403         \$403         \$386         \$386         \$350         \$350         \$326 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$197</td></t<>															\$197
50         \$365         \$365         \$336         \$336         \$322         \$322         \$308         \$308         \$279         \$279         \$260         \$225         \$35         \$390         \$390         \$360         \$344         \$344         \$329         \$329         \$299         \$278         \$278         \$241         \$329         \$329         \$299         \$299         \$278         \$278         \$241         \$329         \$329         \$299         \$299         \$278         \$278         \$241         \$329         \$329         \$299         \$299         \$278         \$278         \$241         \$278         \$241         \$329         \$329         \$299         \$299         \$278         \$278         \$241         \$278         \$241         \$278         \$241         \$278         \$241         \$278         \$241         \$295         \$255         \$355         \$343         \$349         \$317         \$317         \$317         \$295         \$295         \$255         \$355         \$441         \$447         \$4412         \$412         \$395         \$395         \$377         \$377         \$342         \$319         \$319         \$276         \$355         \$457         \$421         \$421         \$403         \$															\$210
51         \$390         \$390         \$360         \$344         \$344         \$329         \$299         \$299         \$278         \$278         \$241         \$25         \$414         \$414         \$381         \$365         \$365         \$349         \$349         \$317         \$317         \$295         \$295         \$255         \$255         \$35         \$433         \$400         \$400         \$382         \$382         \$366         \$366         \$332         \$332         \$309         \$309         \$267         \$255         \$355         \$447         \$447         \$412         \$395         \$395         \$377         \$377         \$342         \$319         \$319         \$276         \$267         \$355         \$457         \$441         \$421         \$403         \$403         \$386         \$366         \$350         \$350         \$326         \$226         \$282         \$366         \$470         \$447         \$441         \$443         \$443         \$443         \$433         \$443         \$445         \$445         \$445         \$445         \$445         \$445         \$445         \$445         \$445         \$445         \$445         \$445         \$444         \$404         \$404         \$404         \$404         \$40															\$225
52         \$414         \$414         \$381         \$381         \$365         \$349         \$349         \$317         \$317         \$295         \$295         \$255         \$3         \$433         \$433         \$400         \$400         \$382         \$382         \$366         \$366         \$332         \$332         \$309         \$309         \$267         \$3         \$447         \$447         \$412         \$395         \$395         \$377         \$377         \$342         \$342         \$319         \$319         \$276         \$3         \$457         \$457         \$421         \$403         \$403         \$386         \$386         \$350         \$350         \$326         \$282         \$282         \$3         \$457         \$421         \$421         \$403         \$403         \$386         \$386         \$350         \$350         \$326         \$282         \$256         \$467         \$470         \$4433         \$443         \$4415         \$397         \$397         \$360         \$360         \$335         \$335         \$290         \$355         \$445         \$445         \$445         \$445         \$445         \$445         \$444         \$404         \$404         \$404         \$404         \$404         \$404         \$404 <td>51</td> <td></td> <td>\$278</td> <td></td> <td></td> <td>\$241</td>	51											\$278			\$241
54         \$447         \$447         \$412         \$412         \$395         \$395         \$377         \$377         \$342         \$319         \$319         \$276         \$35           55         \$457         \$457         \$421         \$403         \$403         \$386         \$386         \$350         \$350         \$326         \$282         \$326         \$282         \$326         \$282         \$326         \$282         \$326         \$282         \$326         \$326         \$282         \$326         \$326         \$326         \$326         \$326         \$282         \$326         \$427         \$486         \$433         \$415         \$415         \$397         \$397         \$360         \$360         \$335         \$335         \$290         \$326         \$325         \$335         \$335         \$290         \$326         \$325         \$335         \$335         \$325         \$335         \$335         \$325         \$335         \$351         \$303         \$335         \$351         \$303         \$351         \$351         \$303         \$355         \$355         \$355         \$355         \$355         \$355         \$355         \$355         \$351         \$351         \$445         \$445         \$444         \$404 <td>52</td> <td>\$414</td> <td>\$414</td> <td></td> <td>\$381</td> <td></td> <td></td> <td>\$349</td> <td>\$349</td> <td></td> <td>\$317</td> <td>\$295</td> <td>\$295</td> <td>\$255</td> <td>\$255</td>	52	\$414	\$414		\$381			\$349	\$349		\$317	\$295	\$295	\$255	\$255
55         \$457         \$457         \$421         \$403         \$403         \$386         \$386         \$350         \$350         \$326         \$282         \$282         \$356         \$470         \$470         \$433         \$433         \$415         \$415         \$397         \$397         \$360         \$360         \$335         \$335         \$290         \$357         \$492         \$492         \$453         \$453         \$434         \$434         \$415         \$415         \$377         \$377         \$351         \$351         \$303         \$355         \$351         \$303         \$355         \$351         \$303         \$355         \$351         \$351         \$303         \$355         \$351         \$351         \$303         \$355         \$351         \$351         \$303         \$355         \$351         \$351         \$351         \$303         \$355         \$355         \$355         \$355         \$465         \$445         \$445         \$404         \$404         \$376         \$376         \$325         \$355         \$357         \$579         \$553         \$551         \$511         \$488         \$448         \$443         \$443         \$443         \$443         \$443         \$443         \$443         \$443         \$															\$267
56         \$470         \$470         \$433         \$433         \$415         \$415         \$397         \$397         \$360         \$360         \$335         \$335         \$290         \$357         \$492         \$492         \$453         \$453         \$434         \$434         \$415         \$415         \$377         \$377         \$351         \$351         \$303         \$355         \$351         \$303         \$355         \$351         \$303         \$355         \$351         \$303         \$355         \$351         \$303         \$355         \$351         \$351         \$303         \$355         \$351         \$303         \$355         \$351         \$351         \$303         \$355         \$351         \$351         \$303         \$355         \$351         \$351         \$303         \$355         \$351         \$351         \$351         \$303         \$355         \$357         \$376         \$325         \$355         \$357         \$376         \$325         \$355         \$357         \$571         \$511         \$488         \$448         \$443         \$443         \$443         \$443         \$443         \$443         \$443         \$443         \$443         \$443         \$443         \$4443         \$4443         \$4443 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>_</td><td></td><td></td><td></td><td></td><td>\$276</td></t<>										_					\$276
57         \$492         \$492         \$453         \$453         \$434         \$434         \$415         \$377         \$377         \$351         \$303         \$351         \$303         \$355         \$376         \$325         \$376         \$325         \$376         \$325         \$376         \$325         \$376         \$325         \$376         \$325         \$		-													\$282
58         \$527         \$527         \$486         \$486         \$465         \$445         \$445         \$404         \$404         \$376         \$376         \$325         \$59         \$579         \$579         \$533         \$533         \$511         \$511         \$488         \$488         \$443         \$443         \$413         \$413         \$357         \$4612         \$															\$290
59         \$579         \$579         \$533         \$533         \$511         \$488         \$488         \$443         \$443         \$413         \$357         \$360           60         \$647         \$647         \$597         \$597         \$571         \$546         \$496         \$496         \$462         \$462         \$399         \$360         \$47															\$303
60     \$647     \$647     \$597     \$597     \$571     \$546     \$546     \$496     \$496     \$462     \$399     \$61       61     \$725     \$725     \$668     \$668     \$640     \$640     \$612     \$612     \$555     \$555     \$517     \$517     \$447     \$62       62     \$792     \$792     \$731     \$731     \$699     \$669     \$669     \$669     \$607     \$607     \$566     \$566     \$489     \$63       63     \$831     \$831     \$766     \$766     \$733     \$733     \$701     \$701     \$636     \$636     \$593     \$593     \$512     \$556       64     \$839     \$839     \$773     \$740     \$740     \$708     \$708     \$642     \$642     \$599     \$599     \$517     \$517															\$325 \$357
61 \$725 \$725 \$668 \$668 \$640 \$640 \$640 \$612 \$612 \$555 \$555 \$517 \$517 \$447 \$62 \$792 \$792 \$731 \$731 \$699 \$699 \$669 \$669 \$607 \$607 \$566 \$566 \$489 \$63 \$831 \$831 \$766 \$766 \$733 \$733 \$701 \$701 \$636 \$636 \$593 \$593 \$512 \$64 \$839 \$839 \$773 \$773 \$740 \$740 \$708 \$708 \$642 \$642 \$599 \$599 \$517										-					\$357 \$399
62 \$792 \$792 \$731 \$731 \$699 \$699 \$669 \$669 \$607 \$607 \$566 \$566 \$489 \$63 \$831 \$831 \$766 \$766 \$733 \$733 \$701 \$701 \$636 \$636 \$593 \$593 \$512 \$64 \$839 \$839 \$773 \$773 \$740 \$740 \$708 \$708 \$642 \$642 \$599 \$599 \$517 \$650 \$650 \$650 \$650 \$650 \$650 \$650 \$650															\$399 \$447
63 \$831 \$831 \$766 \$766 \$733 \$733 \$701 \$701 \$636 \$636 \$593 \$593 \$512 \$64 \$839 \$839 \$773 \$773 \$740 \$740 \$708 \$708 \$642 \$642 \$599 \$599 \$517 \$															\$489
64 \$839 \$839 \$773 \$773 \$740 \$740 \$708 \$708 \$642 \$642 \$599 \$599 \$517 \$															\$512
															\$517
	65+	\$839	\$839	\$773	\$773	\$740	\$740	\$708	\$708	\$642	\$642	\$599	\$599	\$517	\$517

Monthly Rates Effective 01/01/11 SmartSense 1500 -- with Full RX (2+ members)

_	te Caicu	iation:	Add toge	ether th	e base r	ates for	each m	ember.							
			ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
		Male	Female												
	0	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
	1	\$120 \$119	\$120 \$119	\$111 \$110	\$111 \$110	\$106 \$105	\$106 \$105	\$101 \$100	\$101 \$100	\$92 \$91	\$92 \$91	\$86 \$85	\$86 \$85	\$74 \$73	\$74 \$73
	2 3	\$119 \$112	\$119 \$112	\$110 \$103	\$110 \$103	\$105	\$105	\$100 \$94	\$100	\$86	\$91 \$86	\$80	\$80	\$73 \$69	\$73 \$69
	4	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
	5	\$99	\$99	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
	6	\$95	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
	7	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
	8	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$68	\$68	\$64	\$64	\$55	\$55
	9	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
	10 11	\$90 \$93	\$90 \$93	\$83 \$86	\$83 \$86	\$80 \$82	\$80 \$82	\$76 \$79	\$76 \$79	\$69 \$71	\$69 \$71	\$64 \$66	\$64 \$66	\$56 \$57	\$56
	12	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$71 \$75	\$71 \$75	\$70	\$70	\$61	\$57 \$61
	13	\$107	\$107	\$98	\$98	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
	14	\$117	\$117	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
	15	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$77	\$77
	16	\$135	\$135	\$124	\$124	\$119	\$119	\$114	\$114	\$103	\$103	\$96	\$96	\$83	\$83
	17	\$148	\$148	\$136	\$136	\$131	\$131	\$125	\$125	\$113	\$113	\$106	\$106	\$91	\$91
	18	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
	19 20	\$155 \$156	\$155 \$156	\$143 \$144	\$143 \$144	\$137 \$137	\$137 \$137	\$131 \$131	\$131 \$131	\$119 \$119	\$119 \$119	\$111 \$111	\$111 \$111	\$96 \$96	\$96 \$96
	21	\$156 \$156	\$156 \$156	\$144 \$144	\$144 \$144	\$137 \$138	\$137 \$138	\$132	\$132	\$119 \$119	\$119 \$119	\$111	\$111	\$96 \$96	\$96 \$96
	22	\$158	\$158	\$146	\$146	\$140	\$140	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
	23	\$161	\$161	\$148	\$148	\$142	\$142	\$135	\$135	\$123	\$123	\$115	\$115	\$99	\$99
	24	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$115	\$115	\$100	\$100
	25	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$115	\$115	\$100	\$100
	26	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$115	\$115	\$100	\$100
	27	\$163	\$163	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
	28 29	\$165 \$169	\$165 \$169	\$152 \$156	\$152 \$156	\$146 \$149	\$146 \$149	\$139 \$143	\$139 \$143	\$126 \$129	\$126 \$129	\$118 \$121	\$118 \$121	\$102 \$104	\$102 \$104
	30	\$173	\$173	\$160	\$160	\$153	\$153	\$146	\$146	\$132	\$132	\$123	\$123	\$107	\$107
	31	\$174	\$174	\$161	\$161	\$154	\$154	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
	32	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$136	\$136	\$126	\$126	\$109	\$109
	33	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
	34	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
	35	\$181	\$181	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$129	\$129 \$120	\$112	\$112
	36 37	\$182 \$186	\$182 \$186	\$168 \$171	\$168 \$171	\$160 \$164	\$160 \$164	\$153 \$157	\$153 \$157	\$139 \$142	\$139 \$142	\$130 \$132	\$130 \$132	\$112 \$114	\$112 \$114
	38	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
	39	\$202	\$202	\$186	\$186	\$178	\$178	\$171	\$171	\$155	\$155	\$144	\$144	\$125	\$125
	40	\$210	\$210	\$193	\$193	\$185	\$185	\$177	\$177	\$160	\$160	\$149	\$149	\$129	\$129
	41	\$215	\$215	\$198	\$198	\$189	\$189	\$181	\$181	\$164	\$164	\$153	\$153	\$132	\$132
	42	\$220	\$220	\$202	\$202	\$194	\$194	\$185	\$185	\$168	\$168	\$157	\$157	\$135	\$135
	43	\$233	\$233	\$215	\$215	\$206	\$206	\$197 \$205	\$197 \$205	\$178 \$186	\$178 \$186	\$166 \$173	\$166 \$172	\$144 \$140	\$144 \$140
	44 45	\$243 \$249	\$243 \$249	\$224 \$230	\$224 \$230	\$214 \$220	\$214 \$220	\$205 \$210	\$205 \$210	\$186 \$191	\$186 \$191	\$173 \$178	\$173 \$178	\$149 \$154	\$149 \$154
	46	\$254	\$254	\$234	\$234	\$224	\$224	\$210 \$214	\$214	\$194	\$194	\$176 \$181	\$176	\$154 \$156	\$15 <del>4</del> \$156
	47	\$260	\$260	\$240	\$240	\$229	\$229	\$219	\$219	\$199	\$199	\$185	\$185	\$160	\$160
	48	\$272	\$272	\$251	\$251	\$240	\$240	\$230	\$230	\$208	\$208	\$194	\$194	\$168	\$168
	49	\$290	\$290	\$267	\$267	\$256	\$256	\$245	\$245	\$222	\$222	\$207	\$207	\$179	\$179
	50	\$310	\$310	\$285	\$285	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
	51 52	\$351	\$351	\$323	\$323	\$310	\$310	\$296	\$296	\$269	\$269	\$250	\$250	\$216	\$216
	52 53	\$372 \$389	\$372 \$389	\$343 \$359	\$343 \$359	\$329 \$344	\$329 \$344	\$314 \$329	\$314 \$329	\$285 \$298	\$285 \$298	\$266 \$278	\$266 \$278	\$230 \$240	\$230 \$240
	53 54	\$403	\$403	\$372	\$372	\$356	\$356	\$340	\$340	\$309	\$309	\$288	\$278 \$288	\$240 \$249	\$240 \$249
	55	\$412	\$412	\$380	\$380	\$364	\$364	\$348	\$348	\$316	\$316	\$294	\$294	\$254	\$254
	56	\$458	\$458	\$423	\$423	\$404	\$404	\$387	\$387	\$351	\$351	\$327	\$327	\$283	\$283
	57	\$479	\$479	\$442	\$442	\$423	\$423	\$404	\$404	\$367	\$367	\$342	\$342	\$296	\$296
	58	\$515	\$515	\$474	\$474	\$454	\$454	\$434	\$434	\$394	\$394	\$367	\$367	\$317	\$317
	59 60	\$564	\$564	\$520	\$520	\$498	\$498	\$476	\$476	\$432	\$432	\$403	\$403	\$348	\$348
	60 61	\$631 \$708	\$631 \$708	\$582 \$653	\$582 \$653	\$557 \$625	\$557 \$625	\$533 \$597	\$533 \$597	\$483 \$542	\$483 \$542	\$451 \$505	\$451 \$505	\$389 \$437	\$389 \$437
	61 62	\$708 \$774	\$708 \$774	\$653 \$713	\$653 \$713	\$625 \$683	\$625 \$683	\$597 \$653	\$597 \$653	\$542 \$592	\$542 \$592	\$505 \$552	\$505 \$552	\$437 \$477	\$437 \$477
	63	\$811	\$811	\$713 \$747	\$747	\$716	\$716	\$684	\$684	\$621	\$621	\$579	\$579	\$500	\$500
	64	\$818	\$818	\$754	\$754	\$722	\$722	\$690	\$690	\$626	\$626	\$584	\$584	\$505	\$505
	65+	\$818	\$818	\$754	\$754	\$722	\$722	\$690	\$690	\$626	\$626	\$584	\$584	\$505	\$505

Monthly Rates Effective 01/01/11

SmartSense 2500 -- with Full RX (1 member)

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		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$110	\$110	\$102	\$102	\$97	\$97	\$93	\$93	\$84	\$84	\$79	\$79	\$68	\$68
1	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
2	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
3	\$96	\$96	\$88	\$88	\$84	\$84	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
4	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$69	\$69	\$65	\$65	\$56	\$56
5	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
								\$73 \$70			\$59			
6	\$83	\$83	\$77	\$77	\$74	\$74	\$70		\$64	\$64		\$59	\$51	\$51
7	\$81	\$81	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
8	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
9	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
10	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$63	\$63	\$58	\$58	\$50	\$50
11	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
12	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
13	\$97	\$97	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
14	\$106	\$106	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
15	\$112	\$112	\$103	\$103	\$99	\$99		\$94	\$86	\$86	\$80		\$69	\$69
							\$94					\$80		
16	\$119	\$119	\$110	\$110	\$105	\$105	\$101	\$101	\$91	\$91	\$85	\$85	\$73	\$73
17	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
18	\$136	\$136	\$126	\$126	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
19	\$137	\$137	\$126	\$126	\$121	\$121	\$115	\$115	\$105	\$105	\$98	\$98	\$84	\$84
20	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
21	\$137	\$137	\$127	\$127	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
22	\$139	\$139	\$128	\$128	\$123	\$123	\$117	\$117	\$106	\$106	\$99	\$99	\$86	\$86
23	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
24	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
25	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
26	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
27	\$142	\$142	\$131	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
28	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
29	\$148	\$148	\$136	\$136	\$130	\$130	\$125	\$125	\$113	\$113	\$105	\$105	\$91	\$91
30	\$151	\$151	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
31	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
32	\$157	\$157	\$145	\$145	\$139	\$139	\$133	\$133	\$120	\$120	\$112	\$112	\$97	\$97
33	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$122	\$122	\$113	\$113	\$98	\$98
34	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
35	\$163	\$163	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
36	\$166	\$166	\$153	\$153	\$146	\$146	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
37	\$170	\$170	\$157	\$157	\$150	\$150	\$144	\$144	\$130	\$130	\$121	\$121	\$105	\$105
38	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$136	\$136	\$126	\$126	\$109	\$109
39	\$187	\$187	\$172	\$172	\$165	\$165	\$157	\$157	\$143	\$143	\$133	\$133	\$115	\$115
40	\$199	\$199	\$183	\$183	\$175	\$175	\$168	\$168	\$152	\$152	\$142	\$142	\$122	\$122
41	\$213	\$213	\$196	\$196	\$188	\$188	\$179	\$179	\$163	\$163	\$152	\$152	\$131	\$131
42	\$213	\$213	\$209	\$209	\$200	\$200		\$179 \$192	\$174	\$174	\$162	\$162	\$140	\$140
							\$192							
43	\$241	\$241	\$222	\$222	\$213	\$213	\$203	\$203	\$184	\$184	\$172	\$172	\$148	\$148
44	\$252	\$252	\$233	\$233	\$223	\$223	\$213	\$213	\$193	\$193	\$180	\$180	\$156	\$156
45	\$260	\$260	\$240	\$240	\$229	\$229	\$219	\$219	\$199	\$199	\$185	\$185	\$160	\$160
46	\$265	\$265	\$244	\$244	\$233	\$233	\$223	\$223	\$203	\$203	\$189	\$189	\$163	\$163
47	\$271	\$271	\$250	\$250	\$239	\$239	\$229	\$229	\$207	\$207	\$193	\$193	\$167	\$167
48	\$283	\$283	\$261	\$261	\$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$174	\$174
49	\$301	\$301	\$278	\$278	\$266	\$266	\$254	\$254	\$231	\$231	\$215	\$215	\$186	\$186
50	\$323	\$323	\$298	\$298	\$285	\$285	\$273	\$273	\$247	\$247	\$231	\$231	\$199	\$199
51	\$346	\$346	\$319	\$319	\$305	\$305	\$292	\$292	\$265	\$265	\$247	\$247	\$213	\$213
									-					
52	\$367	\$367	\$338	\$338	\$324	\$324	\$310	\$310	\$281	\$281	\$262	\$262	\$226	\$226
53	\$384	\$384	\$354	\$354	\$339	\$339	\$324	\$324	\$294	\$294	\$274	\$274	\$237	\$237
54	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
55	\$406	\$406	\$375	\$375	\$358	\$358	\$343	\$343	\$311	\$311	\$290	\$290	\$250	\$250
56	\$418	\$418	\$386	\$386	\$369	\$369	\$353	\$353	\$320	\$320	\$298	\$298	\$258	\$258
57	\$439	\$439	\$404	\$404	\$387	\$387	\$370	\$370	\$336	\$336	\$313	\$313	\$270	\$270
58	\$471	\$471	\$434	\$434	\$416	\$416	\$398	\$398	\$361	\$361	\$336	\$336	\$290	\$290
59	\$518	\$518	\$477	\$477	\$457	\$457	\$437	\$437	\$396	\$396	\$370	\$370	\$319	\$319
60	\$580	\$580	\$535	\$535	\$512	\$512	\$489	\$489	\$444	\$444	\$414	\$414	\$358	\$358
61	\$650	\$650	\$599	\$599	\$573	\$573	\$548	\$548	\$497	\$497	\$464	\$464	\$401	\$401
		\$710	\$655	\$655	\$627	\$627	\$599	\$599	\$544	\$544	\$507	\$507	\$438	\$438
62	\$710	Φ/10	φυσσ	ΨΟΟΟ	¥	T	+							
	\$710 \$745	\$710 \$745	\$687	\$687	\$657	\$657	\$629	\$629	\$570	\$570	\$532	\$532	\$459	\$459
62									\$570 \$576	\$570 \$576				

Monthly Rates Effective 01/01/11 SmartSense 2500 -- with Full RX (2+ members)

Rate Calcu		Add tog					ember.							
	4	ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$110	\$110	\$102	\$102	\$97	\$97	\$93	\$93	\$84	\$84	\$79	\$79	\$68	\$68
1	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
2	\$101	\$101 ***********************************	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62 \$50	\$62 \$50
3 4	\$96 \$91	\$96 \$91	\$88 \$84	\$88 \$84	\$84 \$80	\$84 \$80	\$81 \$77	\$81 \$77	\$73 \$69	\$73 \$69	\$68 \$65	\$68 \$65	\$59 \$56	\$59 \$56
5	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
6	\$83	\$83	\$77	\$77	\$74	\$74	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
7	\$81	\$81	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
8	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
9	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
10	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$63	\$63	\$58	\$58	\$50	\$50
11 12	\$85 \$89	\$85 \$89	\$78 \$82	\$78 \$82	\$75 \$79	\$75 \$79	\$71 \$75	\$71 \$75	\$65 \$68	\$65 \$68	\$60 \$64	\$60 \$64	\$52 \$55	\$52 \$55
13	\$97	\$97	\$89	\$89	\$79 \$85	\$79 \$85	\$75 \$81	\$75 \$81	\$00 \$74	\$74	\$69	\$69	\$59	\$59
14	\$106	\$106	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
15	\$112	\$112	\$103	\$103	\$99	\$99	\$94	\$94	\$86	\$86	\$80	\$80	\$69	\$69
16	\$119	\$119	\$110	\$110	\$105	\$105	\$101	\$101	\$91	\$91	\$85	\$85	\$73	\$73
17	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
18	\$136	\$136	\$126	\$126	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
19	\$137	\$137	\$126	\$126	\$121	\$121	\$115	\$115	\$105	\$105	\$98	\$98	\$84	\$84
20 21	\$137 \$137	\$137 \$137	\$126 \$127	\$126 \$127	\$121 \$121	\$121 \$121	\$116 \$116	\$116 \$116	\$105 \$105	\$105 \$105	\$98 \$98	\$98 \$98	\$84 \$85	\$84 \$85
22	\$137 \$139	\$137 \$139	\$127 \$128	\$127 \$128	\$121 \$123	\$121	\$116 \$117	\$116	\$105 \$106	\$105 \$106	\$98 \$99	\$98 \$99	\$86	\$86
23	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
24	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
25	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
26	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
27	\$142	\$142	\$131	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
28	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
29 30	\$148 \$151	\$148 \$151	\$136 \$140	\$136 \$140	\$130 \$134	\$130 \$134	\$125 \$128	\$125 \$128	\$113 \$116	\$113 \$116	\$105 \$108	\$105 \$108	\$91 \$93	\$91 \$93
31	\$154	\$154	\$140	\$140	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
32	\$157	\$157	\$145	\$145	\$139	\$139	\$133	\$133	\$120	\$120	\$112	\$112	\$97	\$97
33	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$122	\$122	\$113	\$113	\$98	\$98
34	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
35	\$162	\$162	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
36	\$164	\$164	\$151	\$151	\$144	\$144	\$138	\$138	\$125	\$125	\$117	\$117	\$101	\$101
37	\$168	\$168	\$155	\$155	\$148	\$148	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
38 39	\$175 \$184	\$175 \$184	\$161 \$170	\$161 \$170	\$154 \$163	\$154 \$163	\$148 \$155	\$148 \$155	\$134 \$141	\$134 \$141	\$125 \$131	\$125 \$131	\$108 \$113	\$108 \$113
40	\$191	\$191	\$176	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$117	\$117
41	\$197	\$197	\$182	\$182	\$174	\$174	\$167	\$167	\$151	\$151	\$141	\$141	\$122	\$122
42	\$201	\$201	\$186	\$186	\$178	\$178	\$170	\$170	\$154	\$154	\$144	\$144	\$124	\$124
43	\$213	\$213	\$196	\$196	\$188	\$188	\$179	\$179	\$163	\$163	\$152	\$152	\$131	\$131
44	\$222	\$222	\$205	\$205	\$196	\$196	\$188	\$188	\$170	\$170	\$159	\$159	\$137	\$137
45 46	\$230 \$234	\$230 \$234	\$212	\$212	\$203 \$207	\$203	\$194 \$109	\$194 \$100	\$176 \$170	\$176 \$170	\$164 \$167	\$164 \$167	\$141 \$144	\$141 \$144
46 47	\$234 \$239	\$234 \$239	\$216 \$220	\$216 \$220	\$207 \$211	\$207 \$211	\$198 \$202	\$198 \$202	\$179 \$183	\$179 \$183	\$167 \$171	\$167 \$171	\$144 \$147	\$144 \$147
48	\$250	\$250	\$230	\$230	\$220	\$220	\$211	\$211	\$191	\$191	\$178	\$171	\$154	\$154
49	\$266	\$266	\$245	\$245	\$235	\$235	\$225	\$225	\$204	\$204	\$190	\$190	\$164	\$164
50	\$286	\$286	\$264	\$264	\$253	\$253	\$241	\$241	\$219	\$219	\$204	\$204	\$176	\$176
51	\$323	\$323	\$298	\$298	\$285	\$285	\$273	\$273	\$248	\$248	\$231	\$231	\$199	\$199
52	\$344	\$344	\$317	\$317	\$303	\$303	\$290	\$290	\$263	\$263	\$245	\$245	\$212	\$212
53	\$360	\$360	\$331	\$331	\$317	\$317	\$303	\$303	\$275	\$275	\$257	\$257	\$222	\$222
54 55	\$371 \$380	\$371 \$380	\$342 \$351	\$342 \$351	\$327 \$336	\$327 \$336	\$313 \$321	\$313 \$321	\$284 \$291	\$284 \$291	\$264 \$271	\$264 \$271	\$228 \$235	\$228 \$235
56	\$418	\$418	\$386	\$386	\$369	\$369	\$353	\$353	\$320	\$320	\$298	\$298	\$258	\$258
57	\$439	\$439	\$404	\$404	\$387	\$387	\$370	\$370	\$336	\$336	\$313	\$313	\$270	\$270
58	\$471	\$471	\$434	\$434	\$416	\$416	\$398	\$398	\$361	\$361	\$336	\$336	\$290	\$290
59	\$518	\$518	\$477	\$477	\$457	\$457	\$437	\$437	\$396	\$396	\$370	\$370	\$319	\$319
60	\$580	\$580	\$535	\$535	\$512	\$512	\$489	\$489	\$444	\$444	\$414	\$414	\$358	\$358
61	\$650	\$650	\$599	\$599	\$573	\$573	\$548	\$548	\$497	\$497	\$464	\$464	\$401	\$401
62	\$710	\$710	\$655	\$655	\$627	\$627	\$599	\$599	\$544 \$570	\$544 \$570	\$507	\$507	\$438	\$438
63 64	\$745 \$752	\$745 \$752	\$687 \$693	\$687 \$693	\$657 \$664	\$657 \$664	\$629 \$635	\$629 \$635	\$570 \$576	\$570 \$576	\$532 \$537	\$532 \$537	\$459 \$464	\$459 \$464
65+	\$752 \$752	\$752 \$752	\$693	\$693	\$664	\$664	\$635	\$635	\$576 \$576	\$576 \$576	\$537 \$537	\$537 \$537	\$464 \$464	\$464 \$464
00+	Ψ1 J2	Ψ1 JZ	ΨΟΟΟ	ΨΟΟΟ	ΨΟΟΨ	ΨΟΟΨ	ΨΟΟΟ	ΨΟΟΟ	Ψυίθ	Ψυίθ	ΨΟΟΙ	ψυσι	ΨΤΟΉ	ψ∓∪∓

Monthly Rates Effective 01/01/11

SmartSense 5000 -- with Full RX (1 member)

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		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
1	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
2	\$82	\$82	\$76	\$76	\$72	\$72	\$69	\$69	\$63	\$63	\$58	\$58	\$50	\$50
3	\$80	\$80	\$74	\$74	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
4	\$78	\$78	\$72	\$72 \$70	\$69	\$69	\$66	\$66	\$59 \$50	\$59	\$55	\$55	\$48	\$48
5	\$76	\$76	\$70 \$60	\$70 \$60	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
6 7	\$75 \$74	\$75 \$74	\$69 \$68	\$69 \$68	\$66 \$65	\$66 \$65	\$63	\$63 \$63	\$57 \$57	\$57 \$57	\$53 \$53	\$53	\$46 \$46	\$46
8	\$74 \$75	\$74 \$75	\$69	\$69	\$66	\$66	\$63 \$63	\$63	\$57 \$57	\$57 \$57	\$53 \$53	\$53 \$53	\$46 \$46	\$46 \$46
9	\$75 \$75	\$75 \$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57 \$57	\$57 \$57	\$53 \$53	\$53 \$53	\$46 \$46	\$46 \$46
10	\$76	\$75 \$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$57 \$58	\$54	\$54	\$47	\$47
11	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$60	\$60	\$56	\$56	\$49	\$49
12	\$83	\$83	\$77	\$77	\$73	\$73	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
13	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
14	\$97	\$97	\$90	\$90	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
15	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
16	\$108	\$108	\$100	\$100	\$96	\$96	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
17	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
18	\$124	\$124	\$114	\$114	\$109	\$109	\$104	\$104	\$95	\$95	\$88	\$88	\$76	\$76
19	\$124	\$124	\$114	\$114	\$109	\$109	\$105	\$105	\$95	\$95	\$88	\$88	\$76	\$76
20	\$124	\$124	\$115	\$115	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$76	\$76
21	\$124	\$124	\$115	\$115	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$77	\$77
22	\$126	\$126	\$116	\$116	\$111	\$111	\$106	\$106	\$96	\$96	\$90	\$90	\$77	\$77
23	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$91	\$91	\$78	\$78
24	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
25	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
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28	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
29	\$133	\$133	\$123	\$123	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
30	\$136	\$136	\$126	\$126	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
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33	\$143	\$143	\$131	\$131	\$126	\$126	\$120	\$120 \$122	\$109	\$109	\$102	\$102	\$88	\$88
34 35	\$144 \$146	\$144 \$146	\$133 \$134	\$133 \$134	\$127 \$129	\$127 \$129	\$122	\$122	\$110 \$112	\$110 \$112	\$103 \$104	\$103 \$104	\$89 \$90	\$89 \$90
35 36	\$146 \$148	\$146 \$148	\$134 \$137	\$134 \$137	\$129	\$129	\$123 \$125	\$123 \$125	\$112 \$114	\$112 \$114	\$104 \$106	\$104 \$106	\$90 \$91	\$90 \$91
36 37	\$146 \$153	\$146 \$153	\$137 \$141	\$137 \$141	\$135	\$135	\$125 \$129	\$129	\$114 \$117	\$114 \$117	\$100	\$100	\$91 \$94	\$94
38	\$159	\$159	\$147	\$147	\$140	\$140	\$134	\$134	\$117 \$122	\$117 \$122	\$113	\$113	\$98	\$98
39	\$168	\$168	\$155	\$155	\$148	\$148	\$142	\$142	\$128	\$128	\$120	\$120	\$103	\$103
40	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
41	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
42	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
43	\$218	\$218	\$201	\$201	\$193	\$193	\$184	\$184	\$167	\$167	\$156	\$156	\$134	\$134
44	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
45	\$236	\$236	\$217	\$217	\$208	\$208	\$199	\$199	\$180	\$180	\$168	\$168	\$145	\$145
46	\$240	\$240	\$221	\$221	\$212	\$212	\$203	\$203	\$184	\$184	\$171	\$171	\$148	\$148
47	\$246	\$246	\$227	\$227	\$217	\$217	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
48	\$257	\$257	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
49	\$273	\$273	\$252	\$252	\$241	\$241	\$230	\$230	\$209	\$209	\$195	\$195	\$168	\$168
50	\$293	\$293	\$270	\$270	\$259	\$259	\$247	\$247	\$224	\$224	\$209	\$209	\$181	\$181
51	\$314	\$314	\$289	\$289	\$277	\$277	\$265	\$265	\$240	\$240	\$224	\$224	\$193	\$193
52	\$333	\$333	\$307	\$307	\$294	\$294	\$281	\$281	\$255	\$255	\$237	\$237	\$205	\$205
53	\$349	\$349	\$321	\$321	\$308	\$308	\$294	\$294	\$267	\$267	\$249	\$249	\$215	\$215
54	\$360	\$360	\$332	\$332	\$318	\$318	\$304	\$304	\$276	\$276	\$257	\$257	\$222	\$222
55	\$369	\$369	\$340	\$340	\$325	\$325	\$311	\$311	\$282	\$282	\$263	\$263	\$227	\$227
56	\$380	\$380	\$350	\$350	\$335	\$335	\$321	\$321	\$291	\$291	\$271	\$271	\$234	\$234
57	\$399	\$399	\$368	\$368	\$352	\$352	\$337	\$337	\$306	\$306	\$285	\$285	\$246	\$246
58	\$429	\$429	\$396	\$396	\$379	\$379	\$362	\$362	\$329	\$329	\$306	\$306	\$265	\$265
59	\$472	\$472	\$436	\$436	\$417	\$417	\$399	\$399	\$362	\$362	\$337	\$337	\$291	\$291
60	\$530	\$530 \$504	\$488	\$488	\$467	\$467	\$447	\$447	\$406	\$406	\$378	\$378	\$327	\$327
61	\$594	\$594	\$547	\$547	\$524	\$524	\$501	\$501	\$455	\$455	\$424	\$424	\$366	\$366
62 62	\$650	\$650	\$599	\$599	\$573	\$573	\$548	\$548	\$498	\$498	\$464	\$464	\$401	\$401
63	\$682	\$682	\$629	\$629	\$602	\$602	\$576	\$576	\$522	\$522	\$487	\$487	\$421	\$421
64	\$690	\$690	\$636	\$636	\$609 \$609	\$609 \$609	\$582 \$582	\$582 \$582	\$528 \$528	\$528 \$528	\$492 \$492	\$492 \$492	\$425 \$425	\$425 \$425
65+	\$690	\$690	\$636	\$636										

Monthly Rates Effective 01/01/11 SmartSense 5000 -- with Full RX (2+ members)

Rate Calcu														
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
1	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
2	\$82	\$82	\$76	\$76	\$72	\$72	\$69	\$69	\$63	\$63	\$58	\$58	\$50	\$50
3	\$80	\$80	\$74	\$74	\$70 \$60	\$70 \$60	\$67	\$67	\$61	\$61 \$50	\$57	\$57	\$49	\$49
4 5	\$78 \$76	\$78 \$76	\$72 \$70	\$72 \$70	\$69 \$67	\$69 \$67	\$66	\$66 \$64	\$59 \$58	\$59 \$58	\$55 \$54	\$55 \$54	\$48 \$47	\$48 \$47
6	\$75 \$75	\$75	\$69	\$69	\$66	\$66	\$64 \$63	\$63	\$57	\$57	\$54 \$53	\$53	\$47 \$46	\$47 \$46
7	\$73 \$74	\$73 \$74	\$68	\$68	\$65	\$65	\$63	\$63	\$57 \$57	\$57 \$57	\$53 \$53	\$53 \$53	\$46 \$46	\$46 \$46
8	\$75	\$7 <b>4</b> \$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57 \$57	\$57 \$57	\$53 \$53	\$53	\$46	\$46
9	\$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
11	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$60	\$60	\$56	\$56	\$49	\$49
12	\$83	\$83	\$77	\$77	\$73	\$73	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
13	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
14	\$97	\$97	\$90	\$90	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
15	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
16	\$108	\$108	\$100	\$100	\$96	\$96	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
17	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
18	\$124	\$124	\$114	\$114	\$109	\$109	\$104	\$104	\$95	\$95	\$88	\$88	\$76	\$76
19	\$124	\$124	\$114	\$114	\$109	\$109	\$105	\$105	\$95	\$95	\$88	\$88	\$76	\$76
20	\$124	\$124	\$115	\$115	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$76	\$76
21	\$124	\$124	\$115	\$115	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$77	\$77
22 23	\$126 \$127	\$126 \$127	\$116 \$117	\$116 \$117	\$111 \$112	\$111 \$112	\$106 \$107	\$106 \$107	\$96 \$97	\$96 \$97	\$90 \$91	\$90	\$77 \$78	\$77 \$78
24	\$128	\$127 \$128	\$117 \$118	\$117	\$113	\$113	\$107	\$107	\$98	\$98	\$91	\$91 \$91	\$78 \$79	\$78 \$79
25	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
26	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
27	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
28	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
29	\$133	\$133	\$123	\$123	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
30	\$136	\$136	\$126	\$126	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
31	\$139	\$139	\$128	\$128	\$123	\$123	\$117	\$117	\$106	\$106	\$99	\$99	\$86	\$86
32	\$141	\$141	\$130	\$130	\$125	\$125	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
33	\$143	\$143	\$131	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
34	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
35	\$146	\$146	\$134	\$134	\$128	\$128	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
36	\$147	\$147	\$135	\$135	\$129	\$129	\$124	\$124	\$112	\$112	\$104	\$104	\$90	\$90
37	\$150	\$150	\$139	\$139	\$133	\$133	\$127	\$127	\$115	\$115 \$100	\$107	\$107	\$93 \$97	\$93
38 39	\$157 \$165	\$157 \$165	\$145 \$152	\$145 \$152	\$138 \$146	\$138 \$146	\$132 \$139	\$132 \$139	\$120 \$126	\$120 \$126	\$112 \$118	\$112 \$118	\$97 \$102	\$97 \$102
40	\$171	\$171	\$157	\$157	\$151	\$151	\$144	\$144	\$131	\$131	\$122	\$122	\$105	\$105
41	\$176	\$176	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
42	\$182	\$182	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$129	\$129	\$112	\$112
43	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
44	\$201	\$201	\$185	\$185	\$177	\$177	\$170	\$170	\$154	\$154	\$143	\$143	\$124	\$124
45	\$208	\$208	\$192	\$192	\$184	\$184	\$176	\$176	\$159	\$159	\$148	\$148	\$128	\$128
46	\$212	\$212	\$195	\$195	\$187	\$187	\$179	\$179	\$162	\$162	\$151	\$151	\$131	\$131
47	\$217	\$217	\$200	\$200	\$192	\$192	\$183	\$183	\$166	\$166	\$155	\$155	\$134	\$134
48	\$226	\$226	\$209	\$209	\$200	\$200	\$191	\$191	\$173	\$173	\$162	\$162	\$140	\$140
49	\$241	\$241	\$222	\$222	\$213	\$213	\$203	\$203	\$185	\$185	\$172	\$172	\$149	\$149
50	\$258	\$258	\$238	\$238	\$228	\$228	\$218	\$218	\$198	\$198	\$184	\$184	\$159	\$159
51 52	\$294 \$311	\$294 \$311	\$271 \$287	\$271 \$287	\$260 \$275	\$260 \$275	\$248 \$263	\$248 \$263	\$225 \$238	\$225 \$238	\$210 \$222	\$210	\$181 \$192	\$181 \$192
52 53	\$311 \$327	\$311	\$287 \$301	\$301	\$275 \$288	\$275 \$288	\$263 \$276	\$263 \$276	\$238 \$250	\$238 \$250	\$233	\$222 \$233	\$192 \$201	\$201
53 54	\$336	\$327 \$336	\$310	\$310	\$297	\$200 \$297	\$276 \$284	\$276 \$284	\$250 \$257	\$250 \$257	\$233 \$240	\$233 \$240	\$207	\$207
55	\$345	\$345	\$318	\$318	\$305	\$305	\$291	\$291	\$264	\$264	\$246	\$246	\$213	\$213
56	\$380	\$380	\$350	\$350	\$335	\$335	\$321	\$321	\$291	\$291	\$271	\$271	\$234	\$234
57	\$399	\$399	\$368	\$368	\$352	\$352	\$337	\$337	\$306	\$306	\$285	\$285	\$246	\$246
58	\$429	\$429	\$396	\$396	\$379	\$379	\$362	\$362	\$329	\$329	\$306	\$306	\$265	\$265
59	\$472	\$472	\$436	\$436	\$417	\$417	\$399	\$399	\$362	\$362	\$337	\$337	\$291	\$291
60	\$530	\$530	\$488	\$488	\$467	\$467	\$447	\$447	\$406	\$406	\$378	\$378	\$327	\$327
61	\$594	\$594	\$547	\$547	\$524	\$524	\$501	\$501	\$455	\$455	\$424	\$424	\$366	\$366
62	\$650	\$650	\$599	\$599	\$573	\$573	\$548	\$548	\$498	\$498	\$464	\$464	\$401	\$401
63	\$682	\$682	\$629	\$629	\$602	\$602	\$576	\$576	\$522	\$522	\$487	\$487	\$421	\$421
64	\$690	\$690	\$636	\$636	\$609	\$609	\$582	\$582	\$528	\$528	\$492	\$492	\$425	\$425
65+	\$690	\$690	\$636	\$636	\$609	\$609	\$582	\$582	\$528	\$528	\$492	\$492	\$425	\$425

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 1500/70 (1 Member)

Rate Calcu								Jonipa	andie] i	300/10	( I IVIC	111001)		
riai <del>c</del> Calcu		ea 1		ea 2		ea 3		ea 4	Δr	ea 5	Δre	ea 6	Δre	ea 7
	Male	Female												
0	\$321	\$321	\$296	\$296	\$283	\$283	\$271	\$271	\$246	\$246	\$229	\$229	\$198	\$198
1	\$164	\$164	\$152	\$152	\$145	\$145	\$139	\$139	\$126	\$126	\$117	\$117	\$101	\$101
2	\$120	\$120	\$111	\$111	\$106	\$106	\$102	\$102	\$92	\$92	\$86	\$86	\$74	\$74
3	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
4	\$99	\$99	\$91	\$91	\$87	\$87	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
5	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
6	\$86	\$86	\$79	\$79	\$76	\$76	\$73	\$73	\$66	\$66	\$61	\$61	\$53	\$53
7	\$85	\$85	\$79	\$79	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$53	\$53
8	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
9 10	\$90 \$100	\$90 \$100	\$83 \$92	\$83 \$92	\$80 \$88	\$80 \$88	\$76 \$84	\$76 \$84	\$69 \$76	\$69 \$76	\$64 \$71	\$64	\$56 \$61	\$56 \$61
11	\$112	\$100 \$112	\$103	\$103	\$99	\$99	\$95	\$95	\$76 \$86	\$86	\$71 \$80	\$71 \$80	\$69	\$69
12	\$125	\$125	\$116	\$103	\$111	\$111	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
13	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$106	\$106	\$98	\$98	\$85	\$85
14	\$147	\$147	\$136	\$136	\$130	\$130	\$124	\$124	\$113	\$113	\$105	\$105	\$91	\$91
15	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$107	\$107	\$92	\$92
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21	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$107	\$107	\$92	\$92
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27	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$118	\$118 \$110	\$110	\$110	\$95	\$95
28 29	\$155 \$155	\$155 \$155	\$143 \$143	\$143 \$143	\$137 \$137	\$137 \$137	\$131 \$131	\$131 \$131	\$119 \$119	\$119 \$119	\$111 \$111	\$111 \$111	\$96 \$96	\$96 \$96
30	\$156	\$156	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
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33	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
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35	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
36	\$181	\$181	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$129	\$129	\$112	\$112
37	\$185	\$185	\$171	\$171	\$163	\$163	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
38	\$190	\$190	\$175	\$175	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
39	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$145	\$145	\$125	\$125
40	\$223	\$223	\$206	\$206	\$197	\$197	\$188	\$188	\$171	\$171	\$159	\$159	\$138	\$138
41	\$245	\$245	\$226	\$226	\$216	\$216	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
42	\$262	\$262 \$274	\$241	\$241	\$231	\$231	\$221	\$221	\$200	\$200	\$187 \$105	\$187 \$105	\$161 \$160	\$161 \$160
43 44	\$274 \$286	\$274 \$286	\$253 \$264	\$253 \$264	\$242 \$252	\$242 \$252	\$231 \$241	\$231 \$241	\$210 \$219	\$210 \$219	\$195 \$204	\$195 \$204	\$169 \$176	\$169 \$176
45	\$294	\$294	\$271	\$271	\$260	\$260	\$248	\$248	\$225	\$225	\$210	\$204	\$176	\$176
46	\$306	\$306	\$283	\$283	\$270	\$270	\$259	\$259	\$235	\$235	\$219	\$219	\$189	\$189
47	\$318	\$318	\$293	\$293	\$281	\$281	\$268	\$268	\$243	\$243	\$227	\$227	\$196	\$196
48	\$326	\$326	\$301	\$301	\$288	\$288	\$275	\$275	\$250	\$250	\$233	\$233	\$201	\$201
49	\$338	\$338	\$312	\$312	\$299	\$299	\$286	\$286	\$259	\$259	\$241	\$241	\$209	\$209
50	\$355	\$355	\$327	\$327	\$313	\$313	\$299	\$299	\$271	\$271	\$253	\$253	\$219	\$219
51	\$372	\$372	\$343	\$343	\$329	\$329	\$314	\$314	\$285	\$285	\$266	\$266	\$230	\$230
52	\$406	\$406	\$374	\$374	\$358	\$358	\$343	\$343	\$311	\$311	\$290	\$290	\$250	\$250
53	\$438	\$438	\$404	\$404	\$387	\$387	\$370	\$370	\$336	\$336	\$313	\$313	\$270	\$270
54	\$457	\$457	\$422	\$422	\$404	\$404	\$386	\$386	\$350	\$350	\$326	\$326	\$282	\$282
55 50	\$465	\$465	\$428	\$428	\$410	\$410	\$392	\$392	\$356	\$356	\$332	\$332	\$287	\$287
56 57	\$474	\$474	\$437	\$437	\$419	\$419	\$400	\$400	\$363	\$363	\$339	\$339	\$293	\$293
57 59	\$493 \$530	\$493 \$530	\$455 \$480	\$455 \$490	\$435 \$469	\$435 \$469	\$416 \$447	\$416 \$447	\$378 \$406	\$378	\$352 \$379	\$352	\$304	\$304
58 59	\$530 \$581	\$530 \$581	\$489 \$536	\$489 \$536	\$468 \$513	\$468 \$513	\$447 \$491	\$447 \$491	\$406 \$445	\$406 \$445	\$378 \$415	\$378 \$415	\$327 \$359	\$327 \$359
60	\$644	\$644	\$593	\$593	\$568	\$568	\$543	\$543	\$445	\$443	\$415 \$459	\$415 \$459	\$397	\$397
61	\$709	\$709	\$654	\$654	\$626	\$626	\$599	\$543 \$599	\$543	\$543	\$506	\$506	\$438	\$438
62	\$767	\$767	\$707	\$707	\$677	\$677	\$647	\$647	\$588	\$543 \$588	\$500 \$548	\$500 \$548	\$473	\$473
63	\$806	\$806	\$743	\$743	\$711	\$711	\$680	\$680	\$617	\$617	\$575	\$575	\$497	\$497
64	\$824	\$824	\$760	\$760	\$727	\$727	\$695	\$695	\$631	\$631	\$588	\$588	\$508	\$508
65+	\$824	\$824	\$760	\$760	\$727	\$727	\$695	\$695	\$631	\$631	\$588	\$588	\$508	\$508
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Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 1500/70 (2+ Members)

Rate Calcu			-						1 .		,		,	
110.10		ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female												
0	\$321	\$321	\$296	\$296	\$283	\$283	\$271	\$271	\$246	\$246	\$229	\$229	\$198	\$198
1	\$163	\$163	\$150	\$150	\$144	\$144	\$137	\$137	\$125	\$125	\$116	\$116	\$100	\$100
2	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
3	\$106	\$106	\$98	\$98	\$94	\$94	\$89	\$89	\$81	\$81	\$76	\$76	\$65	\$65
4 5	\$95 \$87	\$95 \$87	\$88 \$80	\$88 \$80	\$84 \$77	\$84 \$77	\$80 \$73	\$80 \$73	\$73 \$66	\$73 \$66	\$68 \$62	\$68 \$62	\$59 \$53	\$59 \$53
6	\$82	\$82	\$75	\$75	\$77 \$72	\$77 \$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
7	\$80	\$80	\$74	\$74	\$71	\$71	\$68	\$68	\$61	\$61	\$57	\$57	\$49	\$49
8	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
9	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
10	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
11	\$112	\$112	\$103	\$103	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
12	\$125	\$125	\$116	\$116	\$111	\$111	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
13	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$106	\$106	\$98	\$98	\$85	\$85
14	\$147	\$147	\$135	\$135	\$130	\$130 \$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
15 16	\$147 \$147	\$147 \$147	\$135 \$135	\$135 \$135	\$130 \$130	\$130 \$130	\$124 \$124	\$124 \$124	\$112 \$112	\$112 \$112	\$105 \$105	\$105 \$105	\$90 \$90	\$90 \$90
17	\$147	\$147	\$135	\$135	\$130	\$130	\$124 \$124	\$124	\$112 \$112	\$112	\$105 \$105	\$105 \$105	\$90 \$90	\$90
18	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
19	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
20	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
21	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
22	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
23	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
24	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
25 26	\$147 \$147	\$147 \$147	\$135 \$135	\$135 \$135	\$130 \$130	\$130 \$130	\$124 \$124	\$124 \$124	\$112 \$112	\$112 \$112	\$105 \$105	\$105 \$105	\$90 \$90	\$90 \$90
20 27	\$147	\$147	\$135	\$135	\$130	\$130	\$124 \$124	\$124	\$112	\$112	\$105	\$105 \$105	\$90 \$90	\$90
28	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
29	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
30	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
31	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
32	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
33	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
34	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
35 36	\$147 \$147	\$147 \$147	\$135 \$135	\$135 \$135	\$130 \$130	\$130 \$130	\$124 \$124	\$124 \$124	\$112 \$112	\$112 \$112	\$105 \$105	\$105 \$105	\$90 \$90	\$90 \$90
37	\$147	\$147	\$136	\$136	\$130	\$130	\$124 \$124	\$124	\$113	\$113	\$105	\$105 \$105	\$90 \$91	\$90 \$91
38	\$150	\$150	\$138	\$138	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$93	\$93
39	\$159	\$159	\$147	\$147	\$140	\$140	\$134	\$134	\$122	\$122	\$113	\$113	\$98	\$98
40	\$175	\$175	\$161	\$161	\$154	\$154	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
41	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$147	\$147	\$137	\$137	\$119	\$119
42	\$207	\$207	\$191	\$191	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
43	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
44	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
45 46	\$239 \$250	\$239 \$250	\$220 \$230	\$220 \$230	\$211 \$221	\$211 \$221	\$202 \$211	\$202 \$211	\$183 \$191	\$183 \$191	\$170 \$178	\$170 \$178	\$147 \$154	\$147 \$154
46 47	\$250 \$260	\$250 \$260	\$230 \$240	\$230 \$240	\$230	\$230	\$211 \$220	\$211	\$191 \$199	\$191 \$199	\$178 \$186	\$178 \$186	\$154 \$160	\$154 \$160
48	\$269	\$269	\$248	\$248	\$237	\$237	\$227	\$227	\$206	\$206	\$192	\$192	\$166	\$166
49	\$281	\$281	\$259	\$259	\$248	\$248	\$237	\$237	\$215	\$215	\$200	\$200	\$173	\$173
50	\$296	\$296	\$273	\$273	\$261	\$261	\$249	\$249	\$226	\$226	\$211	\$211	\$182	\$182
51	\$313	\$313	\$288	\$288	\$276	\$276	\$264	\$264	\$239	\$239	\$223	\$223	\$193	\$193
52	\$343	\$343	\$316	\$316	\$303	\$303	\$290	\$290	\$263	\$263	\$245	\$245	\$212	\$212
53	\$373	\$373	\$344	\$344	\$329	\$329	\$315	\$315	\$286	\$286	\$266	\$266	\$230	\$230
54	\$392	\$392	\$361	\$361	\$346	\$346	\$330	\$330	\$300	\$300	\$279	\$279	\$241	\$241
55 56	\$400 \$410	\$400 \$410	\$369 \$378	\$369 \$378	\$353 \$362	\$353 \$362	\$338 \$346	\$338 \$346	\$306 \$314	\$306 \$314	\$286 \$293	\$286 \$293	\$247 \$253	\$247 \$253
56 57	\$410 \$429	\$410 \$429	\$378 \$395	\$378 \$395	\$362 \$378	\$362 \$378	\$346 \$362	\$346 \$362	\$314 \$328	\$314 \$328	\$293 \$306	\$293 \$306	\$253 \$264	\$253 \$264
58	\$463	\$463	\$427	\$427	\$409	\$409	\$391	\$391	\$355	\$355	\$330	\$330	\$286	\$286
59	\$509	\$509	\$469	\$469	\$449	\$449	\$429	\$429	\$390	\$390	\$363	\$363	\$314	\$314
60	\$565	\$565	\$521	\$521	\$498	\$498	\$476	\$476	\$432	\$432	\$403	\$403	\$348	\$348
61	\$624	\$624	\$575	\$575	\$551	\$551	\$527	\$527	\$478	\$478	\$445	\$445	\$385	\$385
62	\$676	\$676	\$624	\$624	\$597	\$597	\$571	\$571	\$518	\$518	\$483	\$483	\$417	\$417
63	\$712	\$712	\$656	\$656	\$628	\$628	\$601	\$601	\$545	\$545	\$508	\$508	\$439	\$439
64	\$784	\$784	\$723	\$723	\$692	\$692	\$662	\$662	\$601	\$601	\$560	\$560	\$484	\$484
65+	\$784	\$784	\$723	\$723	\$692	\$692	\$662	\$662	\$601	\$601	\$560	\$560	\$484	\$484

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 3000/70 (1 Member)

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riale Calcu		ea 1		ea 2		ea 3		ea 4	Δre	ea 5	Are	ea 6	Δre	ea 7
	Male	Female												
0	\$306	\$306	\$282	\$282	\$270	\$270	\$258	\$258	\$234	\$234	\$218	\$218	\$189	\$189
1	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
2	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$77	\$77	\$67	\$67
3	\$97	\$97	\$89	\$89	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60 \$50	\$60
4 5	\$86 \$77	\$86 \$77	\$80 \$71	\$80 \$71	\$76 \$68	\$76 \$68	\$73 \$65	\$73 \$65	\$66 \$59	\$66 \$59	\$61 \$55	\$61 \$55	\$53 \$48	\$53 \$48
6	\$77 \$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$55	\$55	\$55 \$51	\$51	\$44	\$44
7	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$42	\$42
8	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$43	\$43
9	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$55	\$55	\$51	\$51	\$44	\$44
10	\$78	\$78	\$72	\$72	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$48	\$48
11	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
12 13	\$97 \$106	\$97 \$106	\$89 \$98	\$89 \$98	\$85 \$94	\$85 \$94	\$81	\$81 \$90	\$74 \$81	\$74 \$81	\$69 \$76	\$69 \$76	\$59 \$65	\$59
14	\$113	\$106	\$105	\$105	\$100	\$100	\$90 \$96	\$90 \$96	\$87	\$87	\$76 \$81	\$76 \$81	\$70	\$65 \$70
15	\$115	\$115	\$106	\$106	\$102	\$100	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
16	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
17	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
18	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
19	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
20	\$115	\$115 \$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
21 22	\$115 \$115	\$115 \$115	\$106 \$106	\$106 \$106	\$102 \$102	\$102 \$102	\$97 \$97	\$97 \$97	\$88 \$88	\$88 \$88	\$82 \$82	\$82 \$82	\$71 \$71	\$71 \$71
23	\$115	\$115 \$115	\$106	\$106	\$102	\$102	\$97 \$97	\$97 \$97	\$88	\$88	\$82	\$82	\$71 \$71	\$71
24	\$116	\$116	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
25	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
26	\$117	\$117	\$108	\$108	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
27	\$118	\$118	\$109	\$109	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
28	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
29 30	\$118 \$118	\$118 \$118	\$109 \$109	\$109 \$109	\$104 \$105	\$104 \$105	\$100 \$100	\$100 \$100	\$90 \$91	\$90 \$91	\$84 \$84	\$84 \$84	\$73 \$73	\$73 \$73
31	\$119	\$110 \$119	\$109	\$109	\$105 \$105	\$105 \$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73 \$73	\$73 \$73
32	\$119	\$119	\$110	\$110	\$105	\$105	\$101	\$101	\$91	\$91	\$85	\$85	\$73	\$73
33	\$122	\$122	\$113	\$113	\$108	\$108	\$103	\$103	\$94	\$94	\$87	\$87	\$75	\$75
34	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
35	\$134	\$134	\$123	\$123	\$118	\$118	\$113	\$113	\$102	\$102	\$95	\$95	\$82	\$82
36	\$137	\$137	\$126	\$126	\$121	\$121	\$115	\$115	\$105	\$105	\$98	\$98	\$84	\$84
37 38	\$140 \$143	\$140 \$143	\$129 \$132	\$129 \$132	\$123 \$127	\$123 \$127	\$118 \$121	\$118 \$121	\$107 \$110	\$107 \$110	\$100 \$102	\$100 \$102	\$86 \$88	\$86 \$88
39	\$154	\$143 \$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
40	\$171	\$171	\$157	\$157	\$151	\$151	\$144	\$144	\$131	\$131	\$122	\$122	\$105	\$105
41	\$189	\$189	\$174	\$174	\$166	\$166	\$159	\$159	\$144	\$144	\$134	\$134	\$116	\$116
42	\$202	\$202	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$144	\$144	\$125	\$125
43	\$212	\$212	\$196	\$196	\$187	\$187	\$179	\$179	\$162	\$162	\$151	\$151	\$131	\$131
44	\$222	\$222	\$204	\$204	\$196	\$196	\$187	\$187	\$170 \$175	\$170 \$175	\$158 \$163	\$158 \$162	\$137	\$137 \$141
45 46	\$228 \$238	\$228 \$238	\$211 \$219	\$211 \$219	\$201 \$210	\$201 \$210	\$193 \$200	\$193 \$200	\$175 \$182	\$175 \$182	\$163 \$170	\$163 \$170	\$141 \$146	\$141 \$146
47	\$236 \$246	\$236 \$246	\$219	\$219	\$217	\$217	\$200	\$200	\$188	\$188	\$176	\$176	\$152	\$152
48	\$252	\$252	\$232	\$232	\$222	\$222	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$155
49	\$261	\$261	\$241	\$241	\$231	\$231	\$221	\$221	\$200	\$200	\$186	\$186	\$161	\$161
50	\$274	\$274	\$252	\$252	\$241	\$241	\$231	\$231	\$209	\$209	\$195	\$195	\$169	\$169
51	\$288	\$288	\$265	\$265	\$254	\$254	\$243	\$243	\$220	\$220	\$205	\$205	\$177	\$177
52 53	\$314 \$339	\$314	\$289 \$312	\$289 \$312	\$277 \$299	\$277 \$299	\$265	\$265 \$286	\$240	\$240 \$260	\$224 \$242	\$224 \$242	\$194 \$209	\$194 \$209
53 54	\$339 \$353	\$339 \$353	\$312 \$325	\$312 \$325	\$299 \$311	\$299 \$311	\$286 \$298	\$286 \$298	\$260 \$270	\$260 \$270	\$242 \$252	\$242 \$252	\$209 \$218	\$209 \$218
55	\$359	\$359	\$331	\$331	\$316	\$316	\$302	\$302	\$274	\$274	\$256	\$256	\$221	\$210
56	\$366	\$366	\$338	\$338	\$323	\$323	\$309	\$309	\$280	\$280	\$261	\$261	\$226	\$226
57	\$382	\$382	\$352	\$352	\$337	\$337	\$322	\$322	\$293	\$293	\$273	\$273	\$236	\$236
58	\$415	\$415	\$382	\$382	\$366	\$366	\$350	\$350	\$317	\$317	\$296	\$296	\$256	\$256
59	\$462	\$462	\$426	\$426	\$407	\$407	\$389	\$389	\$353	\$353	\$329	\$329	\$285	\$285
60	\$521	\$521	\$481	\$481	\$460	\$460	\$440	\$440	\$399	\$399	\$372	\$372	\$322	\$322
61 62	\$587 \$646	\$587 \$646	\$541 \$595	\$541 \$595	\$518 \$570	\$518 \$570	\$495 \$545	\$495 \$545	\$450 \$494	\$450 \$494	\$419 \$461	\$419 \$461	\$362 \$398	\$362 \$308
63	\$646 \$685	\$646 \$685	\$631	\$631	\$604	\$604	\$545 \$578	\$545 \$578	\$494 \$524	\$494 \$524	\$489	\$489	\$398 \$422	\$398 \$422
64	\$703	\$703	\$648	\$648	\$620	\$620	\$578 \$593	\$593	\$538	\$538	\$502	\$502	\$434	\$434
65+	\$703	\$703	\$648	\$648	\$620	\$620	\$593	\$593	\$538	\$538	\$502	\$502	\$434	\$434

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 3000/70 (2+ Members)

Rate Calcu			-					-	•		`			
		ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female	Male	Female	Male	Female								
0	\$306	\$306	\$282	\$282	\$270	\$270	\$258	\$258	\$234	\$234	\$218	\$218	\$189	\$189
1	\$150	\$150	\$139	\$139	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$93	\$93
2	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
3	\$92	\$92	\$85	\$85	\$81	\$81	\$78	\$78	\$71 #60	\$71 ************************************	\$66	\$66	\$57 \$50	\$57
4 5	\$81 \$71	\$81 \$71	\$74 \$66	\$74 \$66	\$71 \$63	\$71 \$63	\$68 \$60	\$68 \$60	\$62 \$55	\$62 \$55	\$58 \$51	\$58	\$50 \$44	\$50 \$44
6	\$65	\$65	\$60	\$60	\$57	\$57	\$55	\$55	\$50 \$50	\$50 \$50	\$46	\$51 \$46	\$44 \$40	\$44 \$40
7	\$62	\$62	\$57	\$57	\$55	\$57 \$55	\$53 \$52	\$55 \$52	\$30 \$47	\$47	\$44	\$44	\$38	\$38
8	\$62	\$62	\$57	\$57	\$55	\$55	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
9	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
10	\$78	\$78	\$72	\$72	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$48	\$48
11	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
12	\$97	\$97	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
13	\$106	\$106	\$98	\$98	\$94	\$94	\$90	\$90	\$81	\$81	\$76	\$76	\$65	\$65
14	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
15	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
16	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
17	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
18	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
19 20	\$113 \$113	\$113 \$113	\$104 \$104	\$104 \$104	\$100 \$100	\$100 \$100	\$95 \$95	\$95 \$95	\$87 \$87	\$87 \$87	\$81 \$81	\$81	\$70 \$70	\$70 \$70
20 21	\$113	\$113	\$104 \$104	\$104 \$104	\$100	\$100	\$95 \$95	\$95 \$95	\$87 \$87	\$87 \$87	\$81 \$81	\$81 \$81	\$70 \$70	\$70 \$70
22	\$113	\$113	\$104 \$104	\$104 \$104	\$100	\$100	\$95 \$95	\$95 \$95	\$87 \$87	\$87 \$87	\$81	\$81	\$70 \$70	\$70 \$70
23	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70 \$70	\$70
24	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
25	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
26	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
27	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
28	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
29	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
30	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
31	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
32	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
33	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
34 35	\$113 \$113	\$113 \$113	\$104 \$104	\$104 \$104	\$100 \$100	\$100 \$100	\$95 \$95	\$95 \$95	\$87 \$87	\$87 \$87	\$81 \$81	\$81 \$81	\$70 \$70	\$70 \$70
36	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95 \$95	\$87	\$87	\$81	\$81	\$70 \$70	\$70 \$70
37	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70 \$70	\$70 \$70
38	\$113	\$113	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
39	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
40	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
41	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
42	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$94	\$94
43	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
44	\$169	\$169	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
45 46	\$176	\$176	\$162	\$162	\$155 \$160	\$155	\$148	\$148	\$135	\$135	\$125	\$125	\$108	\$108 \$110
46 47	\$184 \$191	\$184 \$191	\$170 \$177	\$170 \$177	\$162 \$169	\$162 \$169	\$155 \$162	\$155 \$162	\$141 \$147	\$141 \$147	\$131 \$137	\$131 \$137	\$113 \$118	\$113 \$118
47 48	\$191 \$198	\$191	\$177 \$182	\$177 \$182	\$169 \$174	\$169	\$162 \$167	\$162 \$167	\$147 \$151	\$147 \$151	\$137 \$141	\$137 \$141	\$118 \$122	\$118 \$122
46 49	\$206	\$206	\$190	\$190	\$174 \$182	\$174	\$174	\$174	\$151 \$158	\$151 \$158	\$141 \$147	\$147	\$122 \$127	\$127
50	\$217	\$217	\$200	\$200	\$192	\$192	\$183	\$183	\$166	\$166	\$155	\$155	\$134	\$134
51	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
52	\$253	\$253	\$233	\$233	\$223	\$223	\$214	\$214	\$194	\$194	\$181	\$181	\$156	\$156
53	\$276	\$276	\$254	\$254	\$243	\$243	\$233	\$233	\$211	\$211	\$197	\$197	\$170	\$170
54	\$289	\$289	\$267	\$267	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
55	\$296	\$296	\$273	\$273	\$261	\$261	\$250	\$250	\$226	\$226	\$211	\$211	\$182	\$182
56	\$304	\$304	\$280	\$280	\$268	\$268	\$256	\$256	\$233	\$233	\$217	\$217	\$187	\$187
57	\$318	\$318	\$294	\$294	\$281	\$281	\$269	\$269	\$244	\$244	\$227	\$227	\$196	\$196
58	\$347	\$347	\$320	\$320	\$307	\$307	\$293	\$293	\$266	\$266	\$248	\$248	\$214	\$214
59	\$388	\$388	\$358	\$358	\$342	\$342	\$327	\$327	\$297	\$297	\$277	\$277	\$239	\$239
60	\$439	\$439	\$405	\$405	\$388	\$388	\$371	\$371	\$336	\$336	\$313	\$313	\$271	\$271
61 62	\$496	\$496 \$547	\$457	\$457	\$438	\$438	\$418	\$418	\$380	\$380	\$354	\$354	\$306	\$306
62 63	\$547 \$581	\$547 \$581	\$504 \$535	\$504 \$535	\$482 \$513	\$482 \$513	\$461 \$490	\$461 \$490	\$419 \$445	\$419 \$445	\$390 \$415	\$390 \$415	\$337 \$358	\$337 \$358
63 64	\$581 \$656	\$581 \$656	\$535 \$605	\$535 \$605	\$513 \$579	\$513 \$579	\$490 \$554	\$490 \$554	\$445 \$503	\$445 \$503	\$415 \$469	\$415 \$469	\$358 \$405	\$358 \$405
65+	\$656	\$656	\$605	\$605	\$579	\$579	\$554 \$554	\$554 \$554	\$503	\$503	\$469	\$469 \$469	\$405	\$405
JUT	ΨΟΟΟ	ΨΟΟΟ	ΨΟΟΟ	Ψ000	ΨΟΙΟ	ΨΟΙΟ	ΨUUT	ΨΟΟΤ	Ψ000	ΨΟΟΟ	Ψ-100	Ψ-100	Ψ-100	Ψ-100

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 5000/100 no maternity (1 Member)

Rate Calcu								Jonnya	tible] c	,000,10	O HO H	aterrity	( I IVIC	mber)
nate Calcu		ea 1		ea 2		ea 3		ea 4	Δre	ea 5	Δre	ea 6	Δre	ea 7
	Male	Female												
0	\$300	\$300	\$277	\$277	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185	\$185
1	\$149	\$149	\$137	\$137	\$131	\$131	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
2	\$104	\$104	\$96	\$96	\$92	\$92	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
3	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
4 5	\$82 \$74	\$82 \$74	\$76 \$68	\$76	\$73 \$65	\$73 \$65	\$69	\$69 \$62	\$63 \$56	\$63 \$56	\$59 \$53	\$59	\$51 \$45	\$51 \$45
5 6	\$74 \$68	\$74 \$68	\$68 \$62	\$68 \$62	\$60	\$60	\$62 \$57	\$62 \$57	\$56 \$52	\$50 \$52	\$53 \$48	\$53 \$48	\$45 \$42	\$45 \$42
7	\$65	\$65	\$60	\$60	\$57	\$57	\$55	\$55	\$50	\$50	\$46	\$46	\$40	\$40
8	\$65	\$65	\$60	\$60	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
9	\$67	\$67	\$62	\$62	\$59	\$59	\$57	\$57	\$51	\$51	\$48	\$48	\$41	\$41
10	\$73	\$73	\$67	\$67	\$64	\$64	\$61	\$61	\$56	\$56	\$52	\$52	\$45	\$45
11	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
12	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
13	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$76	\$76	\$70	\$70	\$61	\$61
14	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
15	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
16 17	\$107 \$107	\$107 \$107	\$99 \$99	\$99 \$99	\$94 \$94	\$94 \$94	\$90 \$90	\$90 \$90	\$82 \$82	\$82 \$82	\$76 \$76	\$76 \$76	\$66 \$66	\$66 \$66
17	\$107	\$107	\$99	\$99	\$94 \$94	\$94 \$94	\$90 \$90	\$90 \$90	\$82	\$82	\$76 \$76	\$76 \$76	\$66	\$66
19	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
20	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
21	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
22	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
23	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
24	\$107	\$107	\$99	\$99	\$95	\$95	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
25 26	\$108	\$108 \$100	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
26 27	\$109 \$109	\$109 \$109	\$100 \$101	\$100 \$101	\$96 \$97	\$96 \$97	\$92 \$92	\$92 \$92	\$83 \$84	\$83 \$84	\$77 \$78	\$77 \$78	\$67 \$67	\$67 \$67
28	\$110	\$109	\$101	\$101	\$97	\$97 \$97	\$92 \$92	\$92 \$92	\$84	\$84	\$78 \$78	\$78 \$78	\$67 \$67	\$67 \$67
29	\$110	\$110	\$101	\$101	\$97	\$97	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
30	\$110	\$110	\$101	\$101	\$97	\$97	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
31	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
32	\$110	\$110	\$102	\$102	\$97	\$97	\$93	\$93	\$84	\$84	\$79	\$79	\$68	\$68
33	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$81	\$81	\$70	\$70
34	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$91	\$91	\$84	\$84	\$73	\$73
35 36	\$123 \$126	\$123 \$126	\$114 \$116	\$114 \$116	\$109	\$109 \$111	\$104 \$106	\$104 \$106	\$94 \$97	\$94 \$97	\$88 \$90	\$88	\$76 \$78	\$76 \$78
37	\$120	\$126 \$129	\$119	\$119	\$111 \$114	\$114	\$100	\$100	\$97 \$99	\$97 \$99	\$90 \$92	\$90 \$92	\$78 \$79	\$76 \$79
38	\$132	\$132	\$122	\$122	\$117	\$117	\$112	\$112	\$101	\$101	\$94	\$94	\$82	\$82
39	\$143	\$143	\$131	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
40	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$98	\$98
41	\$176	\$176	\$162	\$162	\$155	\$155	\$148	\$148	\$135	\$135	\$125	\$125	\$108	\$108
42	\$189	\$189	\$174	\$174	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
43	\$199	\$199	\$183	\$183	\$175	\$175	\$168	\$168	\$152	\$152	\$142	\$142	\$122	\$122
44	\$208	\$208	\$191	\$191 \$107	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
45 46	\$214 \$223	\$214 \$223	\$197 \$205	\$197 \$205	\$189 \$197	\$189 \$197	\$181 \$188	\$181 \$188	\$164 \$170	\$164 \$170	\$153 \$159	\$153 \$159	\$132 \$137	\$132 \$137
46	\$230	\$230	\$205 \$212	\$203 \$212	\$203	\$203	\$194	\$194	\$170 \$176	\$170 \$176	\$164	\$164	\$137 \$142	\$137 \$142
48	\$236	\$236	\$217	\$217	\$208	\$208	\$199	\$199	\$181	\$181	\$168	\$168	\$145	\$145
49	\$244	\$244	\$225	\$225	\$216	\$216	\$206	\$206	\$187	\$187	\$174	\$174	\$151	\$151
50	\$255	\$255	\$235	\$235	\$225	\$225	\$215	\$215	\$195	\$195	\$182	\$182	\$157	\$157
51	\$268	\$268	\$247	\$247	\$237	\$237	\$226	\$226	\$205	\$205	\$191	\$191	\$165	\$165
52	\$293	\$293	\$270	\$270	\$258	\$258	\$247	\$247	\$224	\$224	\$209	\$209	\$181	\$181
53	\$316	\$316	\$291	\$291	\$279	\$279	\$267	\$267	\$242	\$242	\$226	\$226	\$195	\$195
54	\$329	\$329	\$304	\$304	\$291	\$291	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
55 56	\$335 \$342	\$335 \$342	\$308 \$315	\$308 \$315	\$295 \$301	\$295 \$301	\$282 \$288	\$282 \$288	\$256 \$262	\$256 \$262	\$239 \$244	\$239 \$244	\$206 \$211	\$206 \$211
56 57	\$342 \$357	\$342 \$357	\$315 \$329	\$315	\$301 \$315	\$301	\$288 \$301	\$288 \$301	\$262 \$273	\$262 \$273	\$244 \$255	\$244 \$255	\$211 \$220	\$211 \$220
58	\$337 \$387	\$387	\$357	\$357	\$342	\$342	\$301	\$301	\$273 \$297	\$297	\$233 \$277	\$277	\$239	\$239
59	\$432	\$432	\$398	\$398	\$381	\$381	\$365	\$365	\$331	\$331	\$308	\$308	\$266	\$266
60	\$489	\$489	\$451	\$451	\$432	\$432	\$413	\$413	\$374	\$374	\$349	\$349	\$302	\$302
61	\$552	\$552	\$509	\$509	\$487	\$487	\$466	\$466	\$423	\$423	\$394	\$394	\$340	\$340
62	\$608	\$608	\$561	\$561	\$537	\$537	\$513	\$513	\$466	\$466	\$434	\$434	\$375	\$375
63	\$645	\$645	\$595	\$595	\$570	\$570	\$545	\$545	\$494	\$494	\$461	\$461	\$398	\$398
64	\$663	\$663	\$611	\$611	\$585	\$585	\$559	\$559	\$507	\$507	\$473	\$473	\$409	\$409
65+	\$663	\$663	\$611	\$611	\$585	\$585	\$559	\$559	\$507	\$507	\$473	\$473	\$409	\$409

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 5000/100 no maternity (2+ Members)

Rate Calcu								Jonnya	andiej c	,000/10	O HO H	aterrity	( <u></u>	embers
nate Calcu		ea 1		e base r		ea 3		ea 4	Δre	ea 5	Δre	ea 6	Δre	ea 7
	Male	Female												
0	\$300	\$300	\$277	\$277	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185	\$185
1	\$146	\$146	\$134	\$134	\$129	\$129	\$123	\$123	\$112	\$112	\$104	\$104	\$90	\$90
2	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
3	\$87	\$87	\$80	\$80	\$77	\$77	\$73	\$73	\$67	\$67	\$62	\$62	\$54	\$54
4	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
5 6	\$67 \$60	\$67 \$60	\$62 \$56	\$62 \$56	\$59 \$53	\$59 \$53	\$56 \$51	\$56 \$51	\$51 \$46	\$51 \$46	\$48 \$43	\$48 \$43	\$41 \$37	\$41 \$37
7	\$57	\$57	\$53	\$53	\$50	\$50	\$48	\$48	\$44	\$44	\$41	\$41	\$35	\$35
8	\$57	\$57	\$53	\$53	\$51	\$51	\$48	\$48	\$44	\$44	\$41	\$41	\$35	\$35
9	\$58	\$58	\$53	\$53	\$51	\$51	\$49	\$49	\$44	\$44	\$41	\$41	\$36	\$36
10	\$73	\$73	\$67	\$67	\$64	\$64	\$61	\$61	\$56	\$56	\$52	\$52	\$45	\$45
11	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
12	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
13	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$76	\$76	\$70	\$70	\$61	\$61
14	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
15 16	\$105 \$105	\$105 \$105	\$97 \$97	\$97 \$97	\$93 \$93	\$93 \$93	\$89	\$89 \$89	\$80 \$80	\$80 \$80	\$75 \$75	\$75 \$75	\$65 \$65	\$65 \$65
17	\$105 \$105	\$105 \$105	\$97 \$97	\$97 \$97	\$93	\$93	\$89 \$89	\$89	\$80	\$80	\$75 \$75	\$75 \$75	\$65	\$65
17	\$105 \$105	\$105 \$105	\$97 \$97	\$97 \$97	\$93	\$93	\$89	\$89	\$80 \$80	\$80	\$75 \$75	\$75 \$75	\$65	\$65
19	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
20	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
21	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
22	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
23	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
24	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
25 26	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
26 27	\$105 \$105	\$105 \$105	\$97 \$97	\$97 \$97	\$93 \$93	\$93 \$93	\$89 \$89	\$89 \$89	\$80 \$80	\$80 \$80	\$75 \$75	\$75 \$75	\$65 \$65	\$65 \$65
28	\$105 \$105	\$105 \$105	\$97 \$97	\$97 \$97	\$93	\$93	\$89	\$89	\$80 \$80	\$80	\$75 \$75	\$75 \$75	\$65	\$65
29	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
30	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
31	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
32	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
33	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
34	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
35 36	\$105 \$105	\$105 \$105	\$97 \$97	\$97 \$97	\$93 \$93	\$93 \$93	\$89 \$89	\$89 \$89	\$80 \$80	\$80 \$80	\$75 \$75	\$75 \$75	\$65 \$65	\$65 \$65
37	\$105	\$105	\$97 \$97	\$97 \$97	\$93	\$93	\$89	\$89	\$80 \$80	\$80	\$75 \$75	\$75 \$75	\$65	\$65
38	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
39	\$106	\$106	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
40	\$114	\$114	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
41	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
42	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
43	\$145	\$145	\$134	\$134	\$128	\$128	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
44 45	\$153 \$159	\$153 \$159	\$141 \$147	\$141 \$147	\$135 \$140	\$135 \$140	\$129 \$124	\$129 \$134	\$117 \$122	\$117 \$122	\$109 \$114	\$109 \$114	\$94 \$98	\$94 \$98
45 46	\$159 \$167	\$159 \$167	\$147 \$154	\$147 \$154	\$140 \$147	\$140 \$147	\$134 \$141	\$134 \$141	\$122 \$127	\$122 \$127	\$114 \$119	\$114 \$119	\$98 \$103	\$98 \$103
47	\$174	\$174	\$160	\$160	\$153	\$153	\$146	\$146	\$133	\$133	\$124	\$124	\$103	\$103
48	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
49	\$187	\$187	\$172	\$172	\$165	\$165	\$158	\$158	\$143	\$143	\$133	\$133	\$115	\$115
50	\$197	\$197	\$181	\$181	\$174	\$174	\$166	\$166	\$151	\$151	\$140	\$140	\$121	\$121
51	\$209	\$209	\$192	\$192	\$184	\$184	\$176	\$176	\$160	\$160	\$149	\$149	\$129	\$129
52	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
53	\$250	\$250	\$231	\$231	\$221	\$221	\$211	\$211	\$192	\$192	\$179	\$179	\$154	\$154
54 55	\$263	\$263 \$269	\$242 \$248	\$242 \$248	\$232 \$237	\$232 \$237	\$222 \$227	\$222 \$227	\$201	\$201 \$206	\$188 \$192	\$188 \$192	\$162 \$166	\$162 \$166
55 56	\$269 \$276	\$269 \$276	\$248 \$255	\$248 \$255	\$237 \$244	\$237 \$244	\$227 \$233	\$227 \$233	\$206 \$211	\$206 \$211	\$192 \$197	\$192 \$197	\$166 \$170	\$166
57	\$290	\$270	\$267	\$267	\$256	\$256	\$244	\$244	\$222	\$222	\$207	\$207	\$170 \$179	\$170
58	\$316	\$316	\$292	\$292	\$279	\$279	\$267	\$267	\$242	\$242	\$226	\$226	\$195	\$175
59	\$354	\$354	\$326	\$326	\$312	\$312	\$298	\$298	\$271	\$271	\$252	\$252	\$218	\$218
60	\$401	\$401	\$370	\$370	\$354	\$354	\$339	\$339	\$307	\$307	\$286	\$286	\$247	\$247
61	\$454	\$454	\$419	\$419	\$401	\$401	\$383	\$383	\$348	\$348	\$324	\$324	\$280	\$280
62	\$502	\$502	\$463	\$463	\$443	\$443	\$423	\$423	\$384	\$384	\$358	\$358	\$309	\$309
63	\$534	\$534	\$492	\$492	\$471	\$471	\$450	\$450	\$409	\$409	\$381	\$381	\$329	\$329
64	\$612	\$612	\$564	\$564	\$540	\$540	\$516	\$516	\$469	\$469	\$437	\$437	\$377	\$377
65+	\$612	\$612	\$564	\$564	\$540	\$540	\$516	\$516	\$469	\$469	\$437	\$437	\$377	\$377

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 1500/70 (1 Member)

Rate Calcu														
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$324	\$324	\$299	\$299	\$286	\$286	\$273	\$273	\$248	\$248	\$231	\$231	\$200	\$200
1	\$167	\$167	\$154	\$154	\$148	\$148	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
2	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
3	\$112	\$112	\$103	\$103	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
4	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
5	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
6	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
7	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$54	\$54
8	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$55	\$55
9	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$67	\$67	\$57	\$57
10	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$73	\$73	\$63	\$63
11	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
12	\$129	\$129	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
13	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
14	\$150	\$150	\$138	\$138	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$92	\$92
15	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
16	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
17	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
18	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
19	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
20	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
21	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94 \$94	\$94
22	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
23	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
24	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94 \$94	\$94
24 25	\$153 \$154	\$153 \$154	\$141 \$142	\$141 \$142	\$136	\$136	\$130	\$129	\$117 \$118	\$117 \$118	\$110	\$109 \$110	\$95	\$95
			-											
26	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$119	\$119	\$111	\$111	\$96	\$96
27	\$158	\$158	\$145	\$145	\$139	\$139	\$133	\$133	\$121	\$121	\$112	\$112	\$97	\$97
28	\$158	\$158	\$146	\$146	\$140	\$140	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
29	\$158	\$158	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$97	\$97
30	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$98	\$98
31	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$122	\$122	\$113	\$113	\$98	\$98
32	\$160	\$160	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$98
33	\$164	\$164	\$151	\$151	\$145	\$145	\$138	\$138	\$126	\$126	\$117	\$117	\$101	\$101
34	\$172	\$172	\$158	\$158	\$152	\$152	\$145	\$145	\$132	\$132	\$123	\$123	\$106	\$106
35	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
36	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
37	\$188	\$188	\$173	\$173	\$166	\$166	\$159	\$159	\$144	\$144	\$134	\$134	\$116	\$116
38	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
39	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
40	\$226	\$226	\$209	\$209	\$200	\$200	\$191	\$191	\$173	\$173	\$161	\$161	\$139	\$139
41	\$248	\$248	\$229	\$229	\$219	\$219	\$209	\$209	\$190	\$190	\$177	\$177	\$153	\$153
42	\$265	\$265	\$244	\$244	\$234	\$234	\$223	\$223	\$203	\$203	\$189	\$189	\$163	\$163
43	\$277	\$277	\$255	\$255	\$244	\$244	\$234	\$234	\$212	\$212	\$198	\$198	\$171	\$171
44	\$289	\$289	\$266	\$266	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
45	\$297	\$297	\$274	\$274	\$262	\$262	\$251	\$251	\$228	\$228	\$212	\$212	\$183	\$183
46	\$309	\$309	\$285	\$285	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
47	\$321	\$321	\$296	\$296	\$283	\$283	\$271	\$271	\$246	\$246	\$229	\$229	\$198	\$198
48	\$329	\$329	\$303	\$303	\$290	\$290	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
49	\$341	\$341	\$315	\$315	\$301	\$301	\$288	\$288	\$261	\$261	\$244	\$244	\$210	\$210
50	\$358	\$358	\$330	\$330	\$316	\$316	\$302	\$302	\$274	\$274	\$255	\$255	\$220	\$220
51	\$375	\$375	\$346	\$346	\$331	\$331	\$317	\$317	\$287	\$287	\$268	\$268	\$231	\$231
52	\$409	\$409	\$377	\$377	\$361	\$361	\$345	\$345	\$313	\$313	\$292	\$292	\$252	\$252
53	\$441	\$409 \$441	\$407	\$407	\$390	\$390	\$372	\$372	\$338	\$338	\$315	\$315	\$272	\$272
53 54	\$460	\$460	\$407 \$424	\$407 \$424	\$406	\$406	\$372 \$388	\$372 \$388	\$352	\$352	\$328	\$328	\$272 \$284	\$284
55 55	\$460	\$460 \$468	\$424	\$431	\$413	\$406	\$395	\$395	\$352 \$358	\$352 \$358	\$334	\$328	\$288	\$288
56	\$478	\$478	\$440	\$440	\$421	\$421	\$403	\$403	\$366	\$366	\$341	\$341	\$294	\$294
56 57	\$478 \$496		\$440 \$458		\$438	\$421 \$438	\$403 \$419	\$403 \$419			\$354	\$341 \$354		
		\$496		\$458					\$380	\$380			\$306	\$306
58 50	\$533	\$533	\$492	\$492	\$471	\$471	\$450	\$450	\$408	\$408	\$381	\$381	\$329	\$329
59	\$584	\$584	\$539	\$539	\$516	\$516	\$493	\$493	\$448	\$448	\$417	\$417	\$360	\$360
60	\$647	\$647	\$596	\$596	\$571	\$571	\$546	\$546	\$495	\$495	\$462	\$462	\$399	\$399
61	\$712	\$712	\$657	\$657	\$629	\$629	\$601	\$601	\$546	\$546	\$509	\$509	\$439	\$439
62	\$770	\$770	\$710	\$710	\$680	\$680	\$650	\$650	\$590	\$590	\$550	\$550	\$475	\$475
63	\$809	\$809	\$746	\$746	\$714	\$714	\$682	\$682	\$619	\$619	\$577	\$577	\$499	\$499
	\$827	\$827	\$762	\$762	\$730	\$730	\$698	\$698	\$633	\$633	\$590	\$590	\$510	\$510
64 65+	\$827	\$827	\$762	\$762	\$730	\$730	\$698	\$698	\$633	ΨΟΟΟ	\$590	\$590	\$510	\$510

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 1500/70 (2+ Members)

Rate Calculation: Add together the base rates for each member.														
		ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female												
0	\$324	\$324	\$299	\$299	\$286	\$286	\$273	\$273	\$248	\$248	\$231	\$231	\$200	\$200
1	\$166	\$166	\$153	\$153	\$146	\$146	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
2	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$74	\$74
3	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$78	\$78	\$67	\$67
4	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
5	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55 \$50	\$55 \$50
6 7	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60 \$50	\$52	\$52
8	\$83 \$84	\$83 \$84	\$77 \$77	\$77 \$77	\$74 \$74	\$74 \$74	\$70	\$70 \$71	\$64 \$64	\$64 \$64	\$59 \$60	\$59 \$60	\$51 \$51	\$51
9	\$88	\$88	\$77 \$81	\$77 \$81	\$74 \$77	\$74 \$77	\$71 \$74	\$71 \$74	\$67	\$67	\$60 \$62	\$60 \$62	\$54	\$51 \$54
10	\$103	яоо \$103	\$95	\$95	\$77 \$91	\$77 \$91	\$74 \$87	\$74 \$87	\$79	\$67 \$79	\$73	\$73	\$63	\$63
11	\$115	\$105 \$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
12	\$129	\$129	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
13	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
14	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
15	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
16	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
17	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
18	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
19	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
20	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
21	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
22	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
23	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
24	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
25	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
26	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
27	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
28	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
29 30	\$150 \$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107 \$107	\$107 \$107	\$92 \$92	\$92 \$92
31	\$150 \$150	\$150 \$150	\$138 \$138	\$138 \$138	\$132 \$132	\$132 \$132	\$126 \$126	\$126 \$126	\$115 \$115	\$115 \$115	\$107 \$107	\$107	\$92 \$92	\$92 \$92
32	\$150	\$150 \$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115 \$115	\$107 \$107	\$107	\$92 \$92	\$92 \$92
33	\$150 \$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
34	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
35	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
36	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
37	\$150	\$150	\$138	\$138	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$92	\$92
38	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
39	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
40	\$178	\$178	\$164	\$164	\$157	\$157	\$150	\$150	\$136	\$136	\$127	\$127	\$110	\$110
41	\$196	\$196	\$180	\$180	\$173	\$173	\$165	\$165	\$150	\$150	\$140	\$140	\$121	\$121
42	\$210	\$210	\$194	\$194	\$186	\$186	\$177	\$177	\$161	\$161	\$150	\$150	\$130	\$130
43	\$222	\$222	\$205	\$205	\$196	\$196	\$187	\$187	\$170	\$170	\$159	\$159	\$137	\$137
44	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
45 46	\$242	\$242	\$223	\$223	\$214	\$214	\$204	\$204	\$185	\$185	\$173	\$173	\$149	\$149 \$156
46 47	\$253 \$263	\$253 \$263	\$233 \$243	\$233 \$243	\$223 \$232	\$223 \$232	\$213 \$222	\$213 \$222	\$194 \$202	\$194 \$202	\$180 \$188	\$180 \$100	\$156 \$162	\$156 \$162
47 48	\$263 \$272	\$263 \$272	\$243 \$251	\$243 \$251	\$232 \$240	\$232 \$240	\$222 \$229	\$222 \$229	\$202 \$208	\$202 \$208	\$188 \$194	\$188 \$194	\$162 \$168	\$162 \$168
46 49	\$272 \$284	\$272 \$284	\$262	\$262	\$240 \$251	\$240 \$251	\$240	\$240	\$206 \$217	\$206 \$217	\$203	\$203	\$175	\$175
50	\$299	\$299	\$275	\$275	\$264	\$264	\$252	\$252	\$229	\$229	\$213	\$213	\$184	\$184
51	\$316	\$316	\$291	\$291	\$279	\$279	\$266	\$266	\$242	\$242	\$225	\$225	\$195	\$195
52	\$346	\$346	\$319	\$319	\$306	\$306	\$292	\$292	\$265	\$265	\$247	\$247	\$213	\$213
53	\$376	\$376	\$347	\$347	\$332	\$332	\$317	\$317	\$288	\$288	\$268	\$268	\$232	\$232
54	\$395	\$395	\$364	\$364	\$348	\$348	\$333	\$333	\$302	\$302	\$282	\$282	\$243	\$243
55	\$403	\$403	\$372	\$372	\$356	\$356	\$340	\$340	\$309	\$309	\$288	\$288	\$249	\$249
56	\$413	\$413	\$381	\$381	\$365	\$365	\$349	\$349	\$317	\$317	\$295	\$295	\$255	\$255
57	\$432	\$432	\$398	\$398	\$381	\$381	\$364	\$364	\$331	\$331	\$308	\$308	\$266	\$266
58	\$466	\$466	\$430	\$430	\$411	\$411	\$393	\$393	\$357	\$357	\$333	\$333	\$287	\$287
59	\$512	\$512	\$472	\$472	\$452	\$452	\$432	\$432	\$392	\$392	\$365	\$365	\$316	\$316
60	\$568	\$568	\$523	\$523	\$501	\$501	\$479	\$479	\$435	\$435	\$405	\$405	\$350	\$350
61	\$627	\$627	\$578	\$578	\$553	\$553	\$529	\$529	\$480	\$480	\$448	\$448	\$387	\$387
62	\$680	\$680	\$626	\$626	\$600	\$600	\$573	\$573	\$520	\$520	\$485	\$485	\$419	\$419
63	\$715	\$715	\$659	\$659	\$631	\$631	\$603	\$603	\$547	\$547	\$510	\$510	\$441	\$441
64	\$787	\$787	\$726	\$726	\$695	\$695	\$664	\$664	\$603	\$603	\$562	\$562	\$486	\$486
65+	\$787	\$787	\$726	\$726	\$695	\$695	\$664	\$664	\$603	\$603	\$562	\$562	\$486	\$486

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 3000/70 (1 Member)

Rate Calcu														
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female								
0	\$309	\$309	\$285	\$285	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
1	\$156	\$156	\$144	\$144	\$137	\$137	\$131	\$131	\$119	\$119 ***********************************	\$111	\$111	\$96	\$96
2 3	\$112 \$100	\$112 \$100	\$103 \$92	\$103 \$92	\$98 \$88	\$98 \$88	\$94 \$94	\$94 \$84	\$85 \$76	\$85 \$76	\$80 \$71	\$80 \$71	\$69 \$62	\$69 \$62
4	\$89	\$89	\$82	\$82	эоо \$79	\$79	\$84 \$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
5	\$80	\$80	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$49	\$49
6	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
7	\$72	\$72	\$66	\$66	\$63	\$63	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
8	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
9	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
10	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
11 12	\$90 \$100	\$90 \$100	\$83 \$92	\$83 \$92	\$79 \$88	\$79 \$88	\$76 \$84	\$76 \$84	\$69 \$76	\$69 \$76	\$64 \$71	\$64 \$71	\$55 \$61	\$55 \$61
13	\$100	\$100	\$101	\$101	\$96	\$96	\$92	\$92	\$76 \$84	\$76 \$84	\$71 \$78	\$71 \$78	\$67	\$67
14	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
15	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
16	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
17	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
18	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
19	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
20	\$118	\$118	\$109	\$109 \$100	\$104	\$104	\$100 \$100	\$100	\$90	\$90 \$00	\$84	\$84	\$73	\$73
21	\$118	\$118	\$109	\$109	\$104	\$104	\$100 \$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
22 23	\$118 \$118	\$118 \$118	\$109 \$109	\$109 \$109	\$104 \$104	\$104 \$104	\$100 \$100	\$100 \$100	\$90 \$90	\$90 \$90	\$84 \$84	\$84 \$84	\$73 \$73	\$73 \$73
24	\$119	\$119	\$109	\$109	\$104	\$104	\$100	\$100	\$90 \$91	\$90 \$91	\$84	\$84	\$73 \$73	\$73 \$73
25	\$119	\$119	\$109	\$109	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
26	\$120	\$120	\$110	\$110	\$106	\$106	\$101	\$101	\$92	\$92	\$85	\$85	\$74	\$74
27	\$121	\$121	\$111	\$111	\$107	\$107	\$102	\$102	\$92	\$92	\$86	\$86	\$74	\$74
28	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
29	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
30	\$122	\$122	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$87	\$87	\$75	\$75
31	\$122	\$122	\$112	\$112	\$107	\$107	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
32 33	\$122 \$125	\$122 \$125	\$113 \$116	\$113 \$116	\$108 \$111	\$108 \$111	\$103 \$106	\$103 \$106	\$94 \$96	\$94 \$96	\$87 \$89	\$87 \$89	\$75 \$77	\$75 \$77
34	\$131	\$131	\$121	\$121	\$116	\$116	\$106 \$111	\$100	\$100	\$100	\$94	\$94	\$77 \$81	\$77 \$81
35	\$137	\$137	\$126	\$126	\$121	\$121	\$115	\$115	\$105	\$105	\$98	\$98	\$84	\$84
36	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
37	\$143	\$143	\$132	\$132	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
38	\$146	\$146	\$135	\$135	\$129	\$129	\$124	\$124	\$112	\$112	\$104	\$104	\$90	\$90
39	\$157	\$157	\$145	\$145	\$139	\$139	\$133	\$133	\$120	\$120	\$112	\$112	\$97	\$97
40	\$174	\$174	\$160	\$160	\$153	\$153	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
41	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
42 43	\$205 \$215	\$205 \$215	\$189 \$198	\$189 \$198	\$181 \$190	\$181 \$190	\$173 \$182	\$173 \$182	\$157 \$165	\$157 \$165	\$146 \$154	\$146 \$154	\$127 \$133	\$127 \$133
43 44	\$215 \$225	\$215	\$198	\$198	\$190 \$198	\$190 \$198	\$182 \$190	\$182 \$190	\$172	\$165 \$172	\$154 \$160	\$154 \$160	\$133 \$138	\$133
45	\$231	\$231	\$213	\$213	\$204	\$204	\$195	\$195	\$177	\$177	\$165	\$165	\$143	\$143
46	\$241	\$241	\$222	\$222	\$212	\$212	\$203	\$203	\$184	\$184	\$172	\$172	\$148	\$148
47	\$249	\$249	\$230	\$230	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$154	\$154
48	\$255	\$255	\$235	\$235	\$225	\$225	\$215	\$215	\$195	\$195	\$182	\$182	\$157	\$157
49	\$264	\$264	\$244	\$244	\$233	\$233	\$223	\$223	\$202	\$202	\$189	\$189	\$163	\$163
50	\$277	\$277	\$255	\$255	\$244	\$244	\$233	\$233	\$212	\$212	\$197	\$197	\$170	\$170
51 50	\$291	\$291	\$268	\$268	\$256	\$256	\$245	\$245	\$222	\$222	\$207	\$207	\$179	\$179
52 53	\$317 \$342	\$317 \$342	\$292 \$315	\$292 \$315	\$280 \$302	\$280 \$302	\$267 \$289	\$267 \$289	\$243 \$262	\$243 \$262	\$226 \$244	\$226 \$244	\$195 \$211	\$195 \$211
53 54	\$342 \$356	\$342 \$356	\$315	\$315	\$302 \$314	\$302 \$314	\$289 \$300	\$289	\$262 \$273	\$262 \$273	\$244 \$254	\$244 \$254	\$211 \$219	\$219
55	\$362	\$362	\$333	\$333	\$319	\$319	\$305	\$305	\$277	\$277	\$258	\$258	\$223	\$223
56	\$369	\$369	\$340	\$340	\$326	\$326	\$312	\$312	\$283	\$283	\$263	\$263	\$228	\$228
57	\$385	\$385	\$355	\$355	\$340	\$340	\$325	\$325	\$295	\$295	\$275	\$275	\$237	\$237
58	\$418	\$418	\$385	\$385	\$369	\$369	\$352	\$352	\$320	\$320	\$298	\$298	\$258	\$258
59	\$465	\$465	\$428	\$428	\$410	\$410	\$392	\$392	\$356	\$356	\$332	\$332	\$286	\$286
60	\$524	\$524	\$484	\$484	\$463	\$463	\$443	\$443	\$402	\$402	\$374	\$374	\$323	\$323
61	\$590	\$590	\$544	\$544	\$521	\$521	\$498	\$498	\$452	\$452	\$421	\$421	\$364	\$364
62 63	\$649	\$649	\$598 \$634	\$598 \$634	\$572 \$607	\$572 \$607	\$547 \$590	\$547 \$590	\$497 \$527	\$497 \$527	\$463 \$401	\$463 \$401	\$400 \$424	\$400 \$424
63 64	\$688 \$706	\$688 \$706	\$634 \$651	\$634 \$651	\$607 \$623	\$607 \$623	\$580 \$596	\$580 \$596	\$527 \$541	\$527 \$541	\$491 \$504	\$491 \$504	\$424 \$435	\$424 \$435
65+	\$706	\$706	\$651	\$651	\$623	\$623	\$596	\$596	\$541	\$541	\$504	\$504	\$435	\$435
301	ψ, σο	Ψ, σο	Ψ00 i	Ψ <b>0</b> 01	Ψ0 <u>-</u> 0	<b>4020</b>	<b>4000</b>	<b>4000</b>	ΨUTI	ΨΟ 11	<b>₩</b> 00¬	Ψ00-	ψ.00	ψ.JU

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 3000/70 (2+ Members)

Rate Calculation: Add together the base rates for each member.														
. Iu.o Jaiou		ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female												
0	\$309	\$309	\$285	\$285	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
1	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
2	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$66	\$66
3	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59 \$50	\$59
4 5	\$84 \$74	\$84 \$74	\$77 \$69	\$77 \$69	\$74 \$66	\$74 \$66	\$71 \$63	\$71 \$63	\$64 \$57	\$64 \$57	\$60 \$53	\$60 \$53	\$52 \$46	\$52 \$46
6	\$68	\$68	\$63	\$63	\$60 \$60	\$60	\$57	\$57	\$57 \$52	\$57 \$52	\$48	\$48	\$40 \$42	\$40 \$42
7	\$65	\$65	\$60	\$60	\$57	\$57	\$55	\$55	\$50	\$50	\$46	\$46	\$40	\$40
8	\$65	\$65	\$60	\$60	\$57	\$57	\$55	\$55	\$50	\$50	\$46	\$46	\$40	\$40
9	\$66	\$66	\$61	\$61	\$59	\$59	\$56	\$56	\$51	\$51	\$47	\$47	\$41	\$41
10	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
11	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
12	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
13	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
14	\$116	\$116 \$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
15 16	\$116 \$116	\$116 \$116	\$107 \$107	\$107 \$107	\$102 \$102	\$102 \$102	\$98 \$98	\$98 \$98	\$89 \$89	\$89 \$89	\$83 \$83	\$83 \$83	\$71 \$71	\$71 \$71
17	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71 \$71	\$71
18	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
19	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
20	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
21	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
22	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
23	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
24	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
25 26	\$116 \$116	\$116 \$116	\$107 \$107	\$107 \$107	\$102 \$102	\$102 \$102	\$98 \$98	\$98 \$98	\$89 \$89	\$89 \$89	\$83 \$83	\$83 \$83	\$71 \$71	\$71 \$71
27	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71 \$71	\$71
28	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
29	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
30	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
31	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
32	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
33	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
34 35	\$116 \$116	\$116 \$116	\$107 \$107	\$107 \$107	\$102	\$102 \$102	\$98 \$98	\$98 \$98	\$89 \$89	\$89	\$83 \$83	\$83	\$71 \$71	\$71 \$71
36	\$116 \$116	\$116 \$116	\$107 \$107	\$107	\$102 \$102	\$102	\$98	\$98	\$89	\$89 \$89	\$83	\$83 \$83	\$71 \$71	\$71 \$71
37	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
38	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
39	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
40	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$99	\$99	\$93	\$93	\$80	\$80
41	\$144	\$144	\$132	\$132	\$127	\$127	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
42	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$110	\$110	\$95	\$95
43	\$164	\$164	\$151	\$151 0150	\$145	\$145	\$138	\$138	\$125	\$125	\$117	\$117	\$101	\$101
44 45	\$173 \$179	\$173 \$179	\$159 \$165	\$159 \$165	\$152 \$158	\$152 \$158	\$146 \$151	\$146 \$151	\$132 \$137	\$132 \$137	\$123 \$128	\$123 \$128	\$106 \$110	\$106 \$110
45 46	\$179 \$187	\$179 \$187	\$165 \$172	\$172	\$158 \$165	\$158 \$165	\$151 \$158	\$151 \$158	\$137 \$143	\$137 \$143	\$128	\$128	\$110 \$115	\$110
47	\$107 \$195	\$107 \$195	\$172	\$172	\$172	\$172	\$164	\$164	\$149	\$149	\$139	\$139	\$120	\$120
48	\$201	\$201	\$185	\$185	\$177	\$177	\$169	\$169	\$154	\$154	\$143	\$143	\$124	\$124
49	\$210	\$210	\$193	\$193	\$185	\$185	\$177	\$177	\$160	\$160	\$149	\$149	\$129	\$129
50	\$220	\$220	\$203	\$203	\$194	\$194	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
51	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$178	\$178	\$166	\$166	\$144	\$144
52	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
53 54	\$279	\$279	\$257	\$257	\$246	\$246	\$235	\$235	\$213	\$213	\$199	\$199	\$172	\$172
54 55	\$292 \$299	\$292 \$299	\$269 \$276	\$269 \$276	\$258 \$264	\$258 \$264	\$247 \$252	\$247 \$252	\$224 \$229	\$224 \$229	\$209 \$213	\$209 \$213	\$180 \$184	\$180 \$184
56 56	\$299 \$307	\$299 \$307	\$276 \$283	\$283	\$204 \$271	\$264 \$271	\$252 \$259	\$252 \$259	\$235	\$235	\$213	\$213 \$219	\$189	\$189
57	\$321	\$321	\$296	\$296	\$284	\$284	\$271	\$271	\$246	\$246	\$229	\$229	\$198	\$198
58	\$351	\$351	\$323	\$323	\$309	\$309	\$296	\$296	\$268	\$268	\$250	\$250	\$216	\$216
59	\$391	\$391	\$360	\$360	\$345	\$345	\$330	\$330	\$299	\$299	\$279	\$279	\$241	\$241
60	\$442	\$442	\$408	\$408	\$390	\$390	\$373	\$373	\$339	\$339	\$316	\$316	\$273	\$273
61	\$499	\$499	\$460	\$460	\$440	\$440	\$421	\$421	\$382	\$382	\$356	\$356	\$308	\$308
62	\$550	\$550	\$507	\$507	\$485	\$485	\$464	\$464	\$421	\$421	\$392	\$392	\$339	\$339
63	\$584	\$584	\$538	\$538	\$515	\$515	\$493	\$493	\$447	\$447	\$417	\$417	\$360	\$360
64	\$660	\$660	\$608	\$608	\$582	\$582	\$557	\$557	\$505	\$505	\$471	\$471	\$407	\$407
65+	\$660	\$660	\$608	\$608	\$582	\$582	\$557	\$557	\$505	\$505	\$471	\$471	\$407	\$407

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 5000/100 no maternity (1 Member)

Rate Calculation: Find the appropriate base rate listed below.													—	
nate Calcu		ea 1		ea 2		ea 3		ea 4	Δre	ea 5	Δre	ea 6	Δre	ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$303	\$303	\$279	\$279	\$267	\$267	\$256	\$256	\$232	\$232	\$216	\$216	\$187	\$187
1	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$94	\$94
2	\$107	\$107	\$98	\$98	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
3	\$96	\$96	\$88	\$88	\$84	\$84	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
4	\$85	\$85	\$79	\$79	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$52	\$52
5	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55 \$50	\$47	\$47
6 7	\$71 \$68	\$71 \$68	\$65 \$63	\$65 \$63	\$62 \$60	\$62 \$60	\$60 \$58	\$60 \$58	\$54 \$52	\$54 \$52	\$50 \$49	\$50 \$49	\$43 \$42	\$43 \$42
8	\$69	\$69	\$63	\$63	\$60 \$60	\$60 \$60	\$58	\$58	\$52 \$52	\$52 \$52	\$49	\$49 \$49	\$42 \$42	\$42
9	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
11	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
12	\$93	\$93	\$86	\$86	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
13	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
14	\$108	\$108	\$100	\$100	\$96	\$96	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
15	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
16	\$110 \$110	\$110 \$110	\$101	\$101 \$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
17 18	\$110 \$110	\$110 \$110	\$101 \$101	\$101 \$101	\$97 \$97	\$97 \$97	\$93 \$93	\$93 \$93	\$84 \$84	\$84 \$84	\$78 \$78	\$78 \$78	\$68 \$68	\$68 \$68
19	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
20	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
21	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
22	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
23	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
24	\$110	\$110	\$102	\$102	\$97	\$97	\$93	\$93	\$84	\$84	\$79	\$79	\$68	\$68
25	\$111	\$111	\$102	\$102	\$98	\$98	\$93	\$93	\$85	\$85	\$79	\$79	\$68	\$68
26	\$112	\$112	\$103	\$103	\$99	\$99	\$94 *05	\$94	\$85	\$85	\$80	\$80	\$69	\$69 \$60
27 28	\$112 \$113	\$112 \$113	\$104 \$104	\$104 \$104	\$99 \$99	\$99 \$99	\$95 \$95	\$95 \$95	\$86 \$86	\$86 \$86	\$80 \$80	\$80	\$69 \$69	\$69 \$69
29	\$113	\$113 \$113	\$104 \$104	\$104 \$104	\$99 \$99	\$99 \$99	\$95	\$95 \$95	\$86	\$86	\$80	\$80 \$80	\$69 \$69	\$69 \$69
30	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
31	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
32	\$113	\$113	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
33	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
34	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
35	\$126	\$126	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
36	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
37 38	\$132 \$135	\$132 \$135	\$122 \$125	\$122 \$125	\$116 \$119	\$116 \$119	\$111 \$114	\$111 \$114	\$101 \$104	\$101 \$104	\$94 \$97	\$94 \$97	\$81 \$83	\$81 \$83
39	\$146	\$146	\$134	\$134	\$129	\$129	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
40	\$162	\$162	\$149	\$149	\$143	\$143	\$136	\$136	\$124	\$124	\$115	\$115	\$100	\$100
41	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
42	\$192	\$192	\$177	\$177	\$170	\$170	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
43	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$154	\$154	\$144	\$144	\$124	\$124
44	\$211	\$211	\$194	\$194	\$186	\$186	\$178	\$178	\$161	\$161	\$150	\$150	\$130	\$130
45 46	\$217 \$226	\$217 \$226	\$200	\$200	\$192 \$199	\$192 \$199	\$183 \$190	\$183 \$190	\$166 \$173	\$166 \$173	\$155 \$161	\$155 \$161	\$134 \$130	\$134 \$139
46 47	\$226 \$233	\$226 \$233	\$208 \$215	\$208 \$215	\$199 \$206	\$199 \$206	\$190 \$197	\$190 \$197	\$173 \$179	\$173 \$179	\$161 \$167	\$161 \$167	\$139 \$144	\$139 \$144
47	\$239	\$239	\$213	\$213	\$206 \$211	\$200	\$202	\$202	\$179 \$183	\$179 \$183	\$167 \$170	\$170	\$144 \$147	\$144 \$147
49	\$247	\$247	\$228	\$228	\$218	\$218	\$209	\$209	\$189	\$189	\$176	\$176	\$152	\$152
50	\$258	\$258	\$238	\$238	\$228	\$228	\$218	\$218	\$198	\$198	\$184	\$184	\$159	\$159
51	\$271	\$271	\$250	\$250	\$239	\$239	\$229	\$229	\$208	\$208	\$194	\$194	\$167	\$167
52	\$296	\$296	\$273	\$273	\$261	\$261	\$250	\$250	\$227	\$227	\$211	\$211	\$182	\$182
53	\$319	\$319	\$294	\$294	\$282	\$282	\$269	\$269	\$244	\$244	\$228	\$228	\$197	\$197
54 55	\$332	\$332	\$306	\$306	\$293	\$293	\$280	\$280	\$254	\$254	\$237	\$237	\$205	\$205
55 56	\$338 \$345	\$338 \$345	\$311 \$318	\$311 \$318	\$298 \$304	\$298 \$304	\$285 \$291	\$285 \$291	\$258 \$264	\$258 \$264	\$241 \$246	\$241 \$246	\$208 \$212	\$208 \$212
57	\$360	\$360	\$332	\$332	\$30 <del>4</del> \$318	\$304	\$304	\$304	\$276	\$204 \$276	\$257	\$257	\$222	\$222
58	\$391	\$391	\$360	\$360	\$345	\$345	\$330	\$330	\$299	\$299	\$279	\$279	\$241	\$241
59	\$435	\$435	\$401	\$401	\$384	\$384	\$367	\$367	\$333	\$333	\$310	\$310	\$268	\$268
60	\$492	\$492	\$454	\$454	\$434	\$434	\$415	\$415	\$377	\$377	\$351	\$351	\$303	\$303
61	\$555	\$555	\$512	\$512	\$490	\$490	\$468	\$468	\$425	\$425	\$396	\$396	\$342	\$342
62	\$611	\$611	\$563	\$563	\$539	\$539	\$516	\$516	\$468	\$468	\$436	\$436	\$377	\$377
63	\$648	\$648	\$598	\$598	\$572	\$572	\$547	\$547	\$497	\$497	\$463	\$463	\$400	\$400
64	\$666	\$666	\$614	\$614	\$587	\$587	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411
65+	\$666	\$666	\$614	\$614	\$587	\$587	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 5000/100 no maternity (2+ Members)

Rate Calculation: Add together the base rates for each member.												<i>-</i> ,		
i iate Galcu		ea 1		e Dase i		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female	Male	Female	Male	Female								
0	\$303	\$303	\$279	\$279	\$267	\$267	\$256	\$256	\$232	\$232	\$216	\$216	\$187	\$187
1	\$149	\$149	\$137	\$137	\$131	\$131	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
2	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$73	\$73	\$63	\$63
3	\$90	\$90	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$55 0.40	\$55
4 5	\$79 \$70	\$79 \$70	\$73 \$64	\$73 \$64	\$70 \$62	\$70 \$62	\$67 \$59	\$67 \$59	\$60 \$53	\$60 \$53	\$56 \$50	\$56 \$50	\$49 \$43	\$49 \$43
6	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
7	\$60	\$60	\$55	\$55	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
8	\$60	\$60	\$56	\$56	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
9	\$61	\$61	\$56	\$56	\$54	\$54	\$51	\$51	\$47	\$47	\$43	\$43	\$37	\$37
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
11	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
12	\$93	\$93	\$86	\$86	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
13	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
14	\$108	\$108	\$100	\$100 \$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
15 16	\$108 \$108	\$108 \$108	\$100 \$100	\$100 \$100	\$95 \$95	\$95 \$95	\$91 \$91	\$91 \$91	\$83 \$83	\$83 \$83	\$77 \$77	\$77 \$77	\$67 \$67	\$67 \$67
17	\$108	\$108	\$100	\$100	\$95	\$95 \$95	\$91	\$91	\$83	\$83	\$77 \$77	\$77 \$77	\$67 \$67	\$67
18	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
19	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
20	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
21	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
22	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
23	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
24	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
25 26	\$108 \$108	\$108 \$108	\$100 \$100	\$100 \$100	\$95 \$95	\$95 \$95	\$91 \$91	\$91 \$91	\$83 \$83	\$83 \$83	\$77 \$77	\$77 \$77	\$67 \$67	\$67 \$67
27	\$108	\$108	\$100	\$100	\$95	\$95 \$95	\$91	\$91	\$83	\$83	\$77 \$77	\$77 \$77	\$67 \$67	\$67 \$67
28	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
29	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
30	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
31	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
32	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
33	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
34	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
35 36	\$108 \$108	\$108 \$108	\$100 \$100	\$100 \$100	\$95 \$95	\$95 \$95	\$91 \$91	\$91 \$91	\$83 \$83	\$83 \$83	\$77 \$77	\$77 \$77	\$67 \$67	\$67 \$67
37	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77 \$77	\$77	\$67	\$67
38	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
39	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$77	\$77	\$67	\$67
40	\$117	\$117	\$108	\$108	\$103	\$103	\$99	\$99	\$89	\$89	\$83	\$83	\$72	\$72
41	\$130	\$130	\$120	\$120	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
42	\$140	\$140	\$129	\$129	\$124	\$124	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
43	\$149	\$149 \$156	\$137	\$137	\$131	\$131	\$125	\$125	\$114	\$114	\$106	\$106	\$91	\$91
44 45	\$156 \$162	\$156 \$162	\$144 \$150	\$144 \$150	\$138 \$143	\$138 \$143	\$132 \$137	\$132 \$137	\$120 \$124	\$120 \$124	\$112 \$116	\$112 \$116	\$96 \$100	\$96 \$100
45 46	\$170	\$170	\$150 \$156	\$150 \$156	\$143 \$150	\$143 \$150	\$137 \$143	\$137 \$143	\$130	\$12 <del>4</del> \$130	\$116 \$121	\$121	\$100 \$104	\$100
47	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
48	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$139	\$130	\$130	\$112	\$112
49	\$190	\$190	\$175	\$175	\$168	\$168	\$160	\$160	\$145	\$145	\$136	\$136	\$117	\$117
50	\$200	\$200	\$184	\$184	\$176	\$176	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
51	\$212	\$212	\$195	\$195	\$187	\$187	\$179	\$179	\$162	\$162	\$151	\$151	\$130	\$130
52	\$233	\$233	\$215	\$215	\$205	\$205	\$196	\$196	\$178	\$178	\$166	\$166	\$143	\$143
53 54	\$253	\$253	\$234	\$234	\$224	\$224	\$214	\$214	\$194	\$194	\$181 \$100	\$181	\$156	\$156
54 55	\$266 \$272	\$266 \$272	\$245 \$251	\$245 \$251	\$235 \$240	\$235 \$240	\$224 \$230	\$224 \$230	\$204 \$208	\$204 \$208	\$190 \$194	\$190 \$194	\$164 \$168	\$164 \$168
56 56	\$272 \$279	\$272 \$279	\$257	\$257	\$240 \$246	\$240 \$246	\$236	\$236	\$206 \$214	\$206 \$214	\$194 \$199	\$194	\$172	\$172
57	\$293	\$293	\$270	\$270	\$258	\$258	\$247	\$247	\$224	\$224	\$209	\$209	\$180	\$180
58	\$319	\$319	\$294	\$294	\$282	\$282	\$269	\$269	\$245	\$245	\$228	\$228	\$197	\$197
59	\$357	\$357	\$329	\$329	\$315	\$315	\$301	\$301	\$273	\$273	\$254	\$254	\$220	\$220
60	\$404	\$404	\$373	\$373	\$357	\$357	\$341	\$341	\$310	\$310	\$289	\$289	\$249	\$249
61	\$457	\$457	\$422	\$422	\$403	\$403	\$386	\$386	\$350	\$350	\$326	\$326	\$282	\$282
62	\$505	\$505	\$465	\$465	\$445	\$445	\$426	\$426	\$386	\$386	\$360	\$360	\$311	\$311
63	\$537	\$537	\$495	\$495	\$474	\$474	\$453	\$453	\$411	\$411	\$383	\$383	\$331	\$331
64	\$615 \$615	\$615 \$615	\$567 \$567	\$567	\$543	\$543 \$543	\$519 \$510	\$519 \$510	\$471	\$471 \$471	\$439	\$439	\$379	\$379
65+	\$615	\$615	\$567	\$567	\$543	\$543	\$519	\$519	\$471	\$471	\$439	\$439	\$379	\$379

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 1500/70 (1 Member)

Individual									3] 130	0//0 (1	IVICITIO	51 <i>)</i>		
Rate Calcu		Add \$37 ea 1		appropri ea 2		e rate IIS ea 3		ow. ea 4	Λ	ea 5	Λ	ea 6	۸۳۰	ea 7
-	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$324	\$324	\$299	\$299	\$286	\$286	\$273	\$273	\$248	\$248	\$231	\$231	\$200	\$200
1	\$167	\$167	\$154	\$154	\$148	\$148	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
2	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
3	\$112	\$112	\$103	\$103	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
4	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
5	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
6 7	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64 \$62	\$55	\$55
8	\$89 \$89	\$89 \$89	\$82 \$82	\$82 \$82	\$78 \$78	\$78 \$78	\$75 \$75	\$75 \$75	\$68 \$68	\$68 \$68	\$63 \$63	\$63 \$63	\$54 \$55	\$54 \$55
9	\$93	\$93	\$86	\$86	\$82	\$82	\$75 \$79	\$75 \$79	\$71	\$71	\$67	\$67	\$55 \$57	\$55 \$57
10	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$73	\$73	\$63	\$63
11	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
12	\$129	\$129	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
13	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
14	\$150	\$150	\$138	\$138	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$92	\$92
15	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
16	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129 \$120	\$117	\$117	\$109	\$109	\$94	\$94
17 18	\$153 \$153	\$153 \$153	\$141 \$141	\$141 \$141	\$135 \$135	\$135 \$135	\$129 \$129	\$129 \$129	\$117 \$117	\$117 \$117	\$109 \$109	\$109 \$109	\$94 \$94	\$94 \$94
19	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
20	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
21	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
22	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
23	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
24	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
25	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
26	\$156	\$156	\$144	\$144 \$145	\$138	\$138	\$132	\$132	\$119	\$119	\$111	\$111	\$96	\$96
27 28	\$158 \$158	\$158 \$158	\$145 \$146	\$145 \$146	\$139 \$140	\$139 \$140	\$133 \$133	\$133 \$133	\$121 \$121	\$121 \$121	\$112 \$113	\$112 \$113	\$97 \$97	\$97 \$97
29	\$158	\$158	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$97	\$97
30	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$98	\$98
31	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$122	\$122	\$113	\$113	\$98	\$98
32	\$160	\$160	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$98
33	\$164	\$164	\$151	\$151	\$145	\$145	\$138	\$138	\$126	\$126	\$117	\$117	\$101	\$101
34	\$172	\$172	\$158	\$158	\$152	\$152	\$145	\$145	\$132	\$132	\$123	\$123	\$106	\$106
35 36	\$180 \$184	\$180 \$184	\$166 \$170	\$166 \$170	\$159 \$162	\$159 \$162	\$152 \$155	\$152 \$155	\$138 \$141	\$138 \$141	\$128 \$131	\$128 \$131	\$111 \$113	\$111 \$113
37	\$188	\$188	\$170 \$173	\$170 \$173	\$166	\$162	\$155 \$159	\$155 \$159	\$141 \$144	\$141 \$144	\$134	\$134	\$116	\$116
38	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
39	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
40	\$226	\$226	\$209	\$209	\$200	\$200	\$191	\$191	\$173	\$173	\$161	\$161	\$139	\$139
41	\$248	\$248	\$229	\$229	\$219	\$219	\$209	\$209	\$190	\$190	\$177	\$177	\$153	\$153
42	\$265	\$265	\$244	\$244	\$234	\$234	\$223	\$223	\$203	\$203	\$189	\$189	\$163	\$163
43	\$277	\$277	\$255	\$255	\$244	\$244	\$234	\$234	\$212	\$212	\$198	\$198	\$171	\$171
44 45	\$289 \$297	\$289 \$297	\$266 \$274	\$266 \$274	\$255 \$262	\$255 \$262	\$244 \$251	\$244 \$251	\$221 \$228	\$221 \$228	\$206 \$212	\$206 \$212	\$178 \$183	\$178 \$183
45 46	\$309	\$309	\$274 \$285	\$274 \$285	\$273	\$262	\$261	\$251 \$261	\$228 \$237	\$228	\$212 \$221	\$212	\$183 \$191	\$183
47	\$303	\$309	\$296	\$296	\$283	\$283	\$271	\$271	\$246	\$246	\$229	\$229	\$198	\$198
48	\$329	\$329	\$303	\$303	\$290	\$290	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
49	\$341	\$341	\$315	\$315	\$301	\$301	\$288	\$288	\$261	\$261	\$244	\$244	\$210	\$210
50	\$358	\$358	\$330	\$330	\$316	\$316	\$302	\$302	\$274	\$274	\$255	\$255	\$220	\$220
51	\$375	\$375	\$346	\$346	\$331	\$331	\$317	\$317	\$287	\$287	\$268	\$268	\$231	\$231
52	\$409	\$409	\$377	\$377	\$361	\$361	\$345	\$345	\$313	\$313	\$292	\$292	\$252	\$252
53 54	\$441 \$460	\$441 \$460	\$407 \$424	\$407 \$424	\$390 \$406	\$390	\$372	\$372	\$338	\$338	\$315	\$315	\$272	\$272
54 55	\$460 \$468	\$460 \$468	\$424 \$431	\$424 \$431	\$406 \$413	\$406 \$413	\$388 \$395	\$388 \$395	\$352 \$358	\$352 \$358	\$328 \$334	\$328 \$334	\$284 \$288	\$284 \$288
56	\$478	\$478	\$440	\$440	\$421	\$421	\$403	\$403	\$366	\$366	\$341	\$341	\$294	\$294
57	\$496	\$496	\$458	\$458	\$438	\$438	\$419	\$419	\$380	\$380	\$354	\$354	\$306	\$306
58	\$533	\$533	\$492	\$492	\$471	\$471	\$450	\$450	\$408	\$408	\$381	\$381	\$329	\$329
59	\$584	\$584	\$539	\$539	\$516	\$516	\$493	\$493	\$448	\$448	\$417	\$417	\$360	\$360
60	\$647	\$647	\$596	\$596	\$571	\$571	\$546	\$546	\$495	\$495	\$462	\$462	\$399	\$399
61	\$712	\$712	\$657	\$657	\$629	\$629	\$601	\$601	\$546	\$546	\$509	\$509	\$439	\$439
62	\$770	\$770	\$710	\$710	\$680	\$680	\$650	\$650	\$590	\$590	\$550	\$550 ¢577	\$475	\$475
63 64	\$809 \$827	\$809 \$827	\$746 \$762	\$746 \$762	\$714 \$730	\$714 \$730	\$682 \$698	\$682 \$698	\$619 \$633	\$619 \$633	\$577 \$590	\$577 \$590	\$499 \$510	\$499 \$510
65+	\$827 \$827	\$827 \$827	\$762 \$762	\$762 \$762	\$730 \$730	\$730 \$730	\$698 \$698	\$698 \$698	\$633 \$633	\$633 \$633	\$590 \$590	\$590 \$590	\$510 \$510	\$510 \$510
00+	ΨυΔΙ	ΨυΖΙ	Ψ1 02	Ψ, υΖ	Ψίου	ψ, σσ	ψυυυ	ΨΟΟΟ	ΨΟΟΟ	ΨΟΟΟ	ΨΟΟΟ	ΨΟΟΟ	ψΟΙΟ	ΨΟΙΟ

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 1500/70 (2+ Members)

Rate Calcu									•					
. rato Galou		ea 1		ea 2		ea 3		a 4		ea 5		ea 6	Are	ea 7
	Male	Female												
0	\$324	\$324	\$299	\$299	\$286	\$286	\$273	\$273	\$248	\$248	\$231	\$231	\$200	\$200
1	\$166	\$166	\$153	\$153	\$146	\$146	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
2	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$74	\$74
3	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$78	\$78	\$67	\$67
4 5	\$98 \$90	\$98 \$90	\$91 \$83	\$91 \$83	\$87 \$79	\$87 \$79	\$83 \$76	\$83 \$76	\$75 \$69	\$75 \$69	\$70 \$64	\$70 \$64	\$60 \$55	\$60 \$55
6	\$85	\$85	\$78	\$78	\$75	\$75 \$75	\$70 \$71	\$70 \$71	\$65	\$65	\$60	\$60	\$53 \$52	\$53 \$52
7	\$83	\$83	\$77	\$77	\$74	\$74	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
8	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$51	\$51
9	\$88	\$88	\$81	\$81	\$77	\$77	\$74	\$74	\$67	\$67	\$62	\$62	\$54	\$54
10	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$73	\$73	\$63	\$63
11	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
12	\$129	\$129	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
13	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
14	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
15 16	\$150 \$150	\$150 \$150	\$138 \$138	\$138 \$138	\$132 \$132	\$132 \$132	\$126 \$126	\$126 \$126	\$115 \$115	\$115 \$115	\$107 \$107	\$107 \$107	\$92 \$92	\$92 \$92
17	\$150 \$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
18	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
19	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
20	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
21	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
22	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
23	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
24	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
25 26	\$150 \$150	\$150 \$150	\$138 \$138	\$138 \$138	\$132 \$132	\$132 \$132	\$126 \$126	\$126 \$126	\$115 \$115	\$115 \$115	\$107 \$107	\$107 \$107	\$92 \$92	\$92 \$92
26 27	\$150 \$150	\$150 \$150	\$138	\$138	\$132 \$132	\$132 \$132	\$126	\$126 \$126	\$115 \$115	\$115 \$115	\$107 \$107	\$107	\$92 \$92	\$92 \$92
28	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
29	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
30	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
31	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
32	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
33	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
34	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
35 36	\$150 \$150	\$150 \$150	\$138 \$138	\$138 \$138	\$132 \$132	\$132 \$132	\$126 \$126	\$126 \$126	\$115 \$115	\$115 \$115	\$107 \$107	\$107 \$107	\$92 \$92	\$92 \$92
37	\$150 \$150	\$150 \$150	\$138	\$138	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$92	\$92
38	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
39	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
40	\$178	\$178	\$164	\$164	\$157	\$157	\$150	\$150	\$136	\$136	\$127	\$127	\$110	\$110
41	\$196	\$196	\$180	\$180	\$173	\$173	\$165	\$165	\$150	\$150	\$140	\$140	\$121	\$121
42	\$210	\$210	\$194	\$194	\$186	\$186	\$177	\$177	\$161	\$161	\$150	\$150	\$130	\$130
43 44	\$222	\$222	\$205	\$205	\$196	\$196	\$187	\$187	\$170	\$170	\$159	\$159	\$137	\$137
44	\$233 \$242	\$233 \$242	\$215 \$223	\$215 \$223	\$206 \$214	\$206 \$214	\$197 \$204	\$197 \$204	\$179 \$185	\$179 \$185	\$167 \$173	\$167 \$173	\$144 \$149	\$144 \$149
46	\$253	\$253	\$233	\$233	\$223	\$214	\$213	\$213	\$194	\$194	\$173 \$180	\$173	\$149 \$156	\$156
47	\$263	\$263	\$243	\$243	\$232	\$232	\$222	\$222	\$202	\$202	\$188	\$188	\$162	\$162
48	\$272	\$272	\$251	\$251	\$240	\$240	\$229	\$229	\$208	\$208	\$194	\$194	\$168	\$168
49	\$284	\$284	\$262	\$262	\$251	\$251	\$240	\$240	\$217	\$217	\$203	\$203	\$175	\$175
50	\$299	\$299	\$275	\$275	\$264	\$264	\$252	\$252	\$229	\$229	\$213	\$213	\$184	\$184
51	\$316	\$316	\$291	\$291	\$279	\$279	\$266	\$266	\$242	\$242	\$225	\$225	\$195	\$195
52 53	\$346	\$346	\$319	\$319	\$306	\$306	\$292	\$292	\$265	\$265	\$247	\$247	\$213	\$213
53 54	\$376 \$395	\$376 \$395	\$347 \$364	\$347 \$364	\$332 \$348	\$332 \$348	\$317 \$333	\$317 \$333	\$288 \$302	\$288 \$302	\$268 \$282	\$268 \$282	\$232 \$243	\$232 \$243
54 55	\$403	\$403	\$372	\$304	\$348 \$356	\$348	\$333	\$340	\$302	\$302	\$288	\$288	\$243	\$243
56	\$413	\$413	\$381	\$381	\$365	\$365	\$349	\$349	\$317	\$317	\$295	\$295	\$255	\$255
57	\$432	\$432	\$398	\$398	\$381	\$381	\$364	\$364	\$331	\$331	\$308	\$308	\$266	\$266
58	\$466	\$466	\$430	\$430	\$411	\$411	\$393	\$393	\$357	\$357	\$333	\$333	\$287	\$287
59	\$512	\$512	\$472	\$472	\$452	\$452	\$432	\$432	\$392	\$392	\$365	\$365	\$316	\$316
60	\$568	\$568	\$523	\$523	\$501	\$501	\$479	\$479	\$435	\$435	\$405	\$405	\$350	\$350
61	\$627	\$627	\$578	\$578	\$553	\$553	\$529	\$529	\$480	\$480	\$448	\$448	\$387	\$387
62	\$680	\$680	\$626	\$626	\$600	\$600	\$573	\$573	\$520	\$520	\$485	\$485	\$419	\$419
63 64	\$715 \$787	\$715 \$787	\$659 \$726	\$659 \$726	\$631 \$605	\$631 \$605	\$603 \$664	\$603 \$664	\$547 \$603	\$547 \$603	\$510 \$562	\$510 \$562	\$441 \$486	\$441 \$486
65+	\$787 \$787	\$787 \$787	\$726 \$726	\$726 \$726	\$695 \$695	\$695 \$695	\$664 \$664	\$664 \$664	\$603 \$603	\$603 \$603	\$562 \$562	\$562 \$562	\$486 \$486	\$486 \$486
00+	ΨΙΟΙ	ΨΙΟΙ	ΨΙΔΟ	Ψ1 20	Ψυσυ	ψυσυ	ψ004	ψ004	ΨΟΟΟ	ΨΟΟΟ	ΨυυΖ	ΨΟΟΖ	Ψ+00	Ψ+υυ

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 3000/70 (1 Member)

Rate Calculation: Add \$37 to the appropriate base rate listed below.														
riale Calcu		ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$309	\$309	\$285	\$285	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
1	\$156	\$156	\$144	\$144	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
2	\$112	\$112	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$80	\$80	\$69	\$69
3	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$62	\$62
4	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55 040
5 6	\$80 \$74	\$80 \$74	\$74 \$69	\$74 \$60	\$71 \$66	\$71 \$66	\$68	\$68 \$63	\$62 \$57	\$62 \$57	\$57 \$53	\$57	\$49 \$46	\$49 \$46
7	\$74 \$72	\$74 \$72	\$66	\$69 \$66	\$63	\$63	\$63 \$61	\$61	\$57 \$55	\$55	\$53 \$51	\$53 \$51	\$46 \$44	\$44
8	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
9	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
10	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
11	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
12	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
13	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
14	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
15 16	\$118 \$118	\$118 \$118	\$109 \$109	\$109 \$109	\$104 \$104	\$104 \$104	\$100 \$100	\$100 \$100	\$90 \$90	\$90 \$90	\$84 \$84	\$84 \$84	\$73 \$73	\$73 \$73
17	\$118	\$118	\$109	\$109	\$104 \$104	\$104	\$100	\$100	\$90 \$90	\$90 \$90	\$84	\$84	\$73 \$73	\$73 \$73
18	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90 \$90	\$90	\$84	\$84	\$73 \$73	\$73
19	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
20	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
21	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
22	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
23	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
24	\$119	\$119 \$110	\$109	\$109	\$105	\$105	\$100 \$100	\$100	\$91	\$91	\$84	\$84	\$73	\$73
25 26	\$119 \$120	\$119 \$120	\$109 \$110	\$109 \$110	\$105 \$106	\$105 \$106	\$100 \$101	\$100 \$101	\$91 \$92	\$91 \$92	\$85 \$85	\$85 \$85	\$73 \$74	\$73 \$74
20 27	\$120	\$120	\$111	\$111	\$100	\$100	\$101	\$101	\$92 \$92	\$92 \$92	\$86	\$86	\$74 \$74	\$74 \$74
28	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
29	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
30	\$122	\$122	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$87	\$87	\$75	\$75
31	\$122	\$122	\$112	\$112	\$107	\$107	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
32	\$122	\$122	\$113	\$113	\$108	\$108	\$103	\$103	\$94	\$94	\$87	\$87	\$75	\$75
33 34	\$125 \$131	\$125 \$131	\$116 \$121	\$116 \$121	\$111 \$116	\$111 \$116	\$106 \$111	\$106 \$111	\$96 \$100	\$96 \$100	\$89 \$94	\$89 \$94	\$77 \$81	\$77 \$81
35	\$137	\$137	\$126	\$126	\$121	\$121	\$115	\$115	\$100	\$100	\$98	\$98	\$84	\$84
36	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
37	\$143	\$143	\$132	\$132	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
38	\$146	\$146	\$135	\$135	\$129	\$129	\$124	\$124	\$112	\$112	\$104	\$104	\$90	\$90
39	\$157	\$157	\$145	\$145	\$139	\$139	\$133	\$133	\$120	\$120	\$112	\$112	\$97	\$97
40	\$174	\$174	\$160	\$160	\$153	\$153	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
41	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
42 43	\$205 \$215	\$205 \$215	\$189 \$198	\$189	\$181 \$190	\$181 \$190	\$173	\$173 \$182	\$157	\$157	\$146 \$154	\$146 \$154	\$127 \$133	\$127 \$133
43	\$215 \$225	\$215	\$207	\$198 \$207	\$190 \$198	\$190	\$182 \$190	\$190	\$165 \$172	\$165 \$172	\$160	\$160	\$138	\$138
45	\$231	\$231	\$213	\$213	\$204	\$204	\$195	\$195	\$177	\$177	\$165	\$165	\$143	\$143
46	\$241	\$241	\$222	\$222	\$212	\$212	\$203	\$203	\$184	\$184	\$172	\$172	\$148	\$148
47	\$249	\$249	\$230	\$230	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$154	\$154
48	\$255	\$255	\$235	\$235	\$225	\$225	\$215	\$215	\$195	\$195	\$182	\$182	\$157	\$157
49	\$264	\$264	\$244	\$244	\$233	\$233	\$223	\$223	\$202	\$202	\$189	\$189	\$163	\$163
50 51	\$277	\$277	\$255	\$255	\$244	\$244	\$233	\$233	\$212	\$212	\$197	\$197	\$170	\$170
51 52	\$291 \$317	\$291 \$317	\$268 \$292	\$268 \$292	\$256 \$280	\$256 \$280	\$245 \$267	\$245 \$267	\$222 \$243	\$222 \$243	\$207 \$226	\$207 \$226	\$179 \$195	\$179 \$195
53	\$317 \$342	\$317 \$342	\$292 \$315	\$315	\$302	\$302	\$289	\$289	\$262	\$243 \$262	\$244	\$244	\$211	\$211
54	\$356	\$356	\$328	\$328	\$314	\$314	\$300	\$300	\$273	\$273	\$254	\$254	\$219	\$219
55	\$362	\$362	\$333	\$333	\$319	\$319	\$305	\$305	\$277	\$277	\$258	\$258	\$223	\$223
56	\$369	\$369	\$340	\$340	\$326	\$326	\$312	\$312	\$283	\$283	\$263	\$263	\$228	\$228
57	\$385	\$385	\$355	\$355	\$340	\$340	\$325	\$325	\$295	\$295	\$275	\$275	\$237	\$237
58	\$418	\$418	\$385	\$385	\$369	\$369	\$352	\$352	\$320	\$320	\$298	\$298	\$258	\$258
59	\$465	\$465	\$428	\$428	\$410	\$410	\$392	\$392	\$356	\$356	\$332	\$332	\$286	\$286
60	\$524	\$524	\$484	\$484	\$463	\$463	\$443	\$443	\$402	\$402	\$374	\$374	\$323	\$323
61 62	\$590 \$649	\$590 \$649	\$544 \$598	\$544 \$598	\$521 \$572	\$521 \$572	\$498 \$547	\$498 \$547	\$452 \$497	\$452 \$497	\$421 \$463	\$421 \$463	\$364 \$400	\$364 \$400
62 63	\$688	\$688	\$634	\$634	\$607	\$607	\$547 \$580	\$547 \$580	\$497 \$527	\$497 \$527	\$463 \$491	\$463 \$491	\$400 \$424	\$400 \$424
64	\$706	\$706	\$651	\$651	\$623	\$623	\$596	\$596	\$527 \$541	\$527 \$541	\$504	\$504	\$435	\$435
65+	\$706	\$706	\$651	\$651	\$623	\$623	\$596	\$596	\$541	\$541	\$504	\$504	\$435	\$435
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Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 3000/70 (2+ Members)

Rate Calcu									-	,				
		ea 1		ea 2		ea 3		a 4		a 5		ea 6	Are	ea 7
	Male	Female												
0	\$309	\$309	\$285	\$285	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
1	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
2	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$66	\$66
3	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59 \$50	\$59 \$50
4 5	\$84 \$74	\$84 \$74	\$77 \$69	\$77 \$69	\$74 \$66	\$74 \$66	\$71 \$63	\$71 \$63	\$64 \$57	\$64 \$57	\$60 \$53	\$60 \$53	\$52 \$46	\$52 \$46
6	\$68	\$68	\$63	\$63	\$60 \$60	\$60	\$57	\$57	\$57 \$52	\$57 \$52	\$48	\$48	\$40 \$42	\$40 \$42
7	\$65	\$65	\$60	\$60	\$57	\$57	\$55	\$55	\$50	\$50	\$46	\$46	\$40	\$40
8	\$65	\$65	\$60	\$60	\$57	\$57	\$55	\$55	\$50	\$50	\$46	\$46	\$40	\$40
9	\$66	\$66	\$61	\$61	\$59	\$59	\$56	\$56	\$51	\$51	\$47	\$47	\$41	\$41
10	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
11	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
12	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
13	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
14	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
15 16	\$116 \$116	\$116 \$116	\$107 \$107	\$107 \$107	\$102 \$102	\$102 \$102	\$98 \$98	\$98 \$98	\$89 \$89	\$89 \$89	\$83 \$83	\$83 \$83	\$71 \$71	\$71 \$71
17	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71 \$71	\$71
18	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
19	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
20	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
21	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
22	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
23	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
24	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
25 26	\$116 \$116	\$116 \$116	\$107 \$107	\$107 \$107	\$102 \$102	\$102 \$102	\$98 \$98	\$98 \$98	\$89 \$89	\$89 \$89	\$83 \$83	\$83 \$83	\$71 \$71	\$71 \$71
20 27	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71 \$71	\$71
28	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
29	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
30	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
31	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
32	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
33	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
34	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
35 36	\$116 \$116	\$116 \$116	\$107 \$107	\$107 \$107	\$102 \$102	\$102 \$102	\$98 \$98	\$98 \$98	\$89 \$89	\$89 \$89	\$83 \$83	\$83 \$83	\$71 \$71	\$71 \$71
37	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71 \$71	\$71 \$71
38	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
39	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
40	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$99	\$99	\$93	\$93	\$80	\$80
41	\$144	\$144	\$132	\$132	\$127	\$127	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
42	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$110	\$110	\$95	\$95
43	\$164	\$164	\$151	\$151	\$145	\$145	\$138	\$138	\$125	\$125	\$117	\$117	\$101	\$101
44	\$173	\$173	\$159	\$159	\$152	\$152	\$146	\$146	\$132	\$132	\$123	\$123	\$106	\$106
45 46	\$179 \$187	\$179 \$187	\$165 \$172	\$165 \$172	\$158 \$165	\$158 \$165	\$151 \$158	\$151 \$158	\$137 \$143	\$137 \$143	\$128 \$133	\$128 \$133	\$110 \$115	\$110 \$115
46 47	\$107 \$195	\$107 \$195	\$172 \$179	\$172 \$179	\$172	\$172	\$164	\$164	\$143 \$149	\$143 \$149	\$139	\$133	\$113 \$120	\$113 \$120
48	\$201	\$201	\$185	\$185	\$177	\$172	\$169	\$169	\$154	\$154	\$143	\$143	\$124	\$124
49	\$210	\$210	\$193	\$193	\$185	\$185	\$177	\$177	\$160	\$160	\$149	\$149	\$129	\$129
50	\$220	\$220	\$203	\$203	\$194	\$194	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
51	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$178	\$178	\$166	\$166	\$144	\$144
52	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
53	\$279	\$279	\$257	\$257	\$246	\$246	\$235	\$235	\$213	\$213	\$199	\$199	\$172	\$172
54	\$292	\$292	\$269	\$269	\$258	\$258	\$247	\$247	\$224	\$224	\$209	\$209	\$180	\$180
55 56	\$299 \$307	\$299 \$307	\$276 \$283	\$276 \$283	\$264 \$271	\$264 \$271	\$252 \$259	\$252 \$259	\$229 \$235	\$229 \$235	\$213 \$219	\$213 \$219	\$184 \$189	\$184 \$189
56 57	\$307 \$321	\$307 \$321	\$283 \$296	\$283 \$296	\$271 \$284	\$271	\$259 \$271	\$259 \$271	\$235 \$246	\$235 \$246	\$219 \$229	\$219	\$189 \$198	\$189
58	\$351	\$351	\$323	\$323	\$309	\$309	\$296	\$296	\$268	\$240 \$268	\$250	\$250	\$216	\$216
59	\$391	\$391	\$360	\$360	\$345	\$345	\$330	\$330	\$299	\$299	\$279	\$279	\$241	\$241
60	\$442	\$442	\$408	\$408	\$390	\$390	\$373	\$373	\$339	\$339	\$316	\$316	\$273	\$273
61	\$499	\$499	\$460	\$460	\$440	\$440	\$421	\$421	\$382	\$382	\$356	\$356	\$308	\$308
62	\$550	\$550	\$507	\$507	\$485	\$485	\$464	\$464	\$421	\$421	\$392	\$392	\$339	\$339
63	\$584	\$584	\$538	\$538	\$515	\$515	\$493	\$493	\$447	\$447	\$417	\$417	\$360	\$360
64	\$660	\$660	\$608	\$608	\$582	\$582	\$557	\$557	\$505	\$505	\$471	\$471	\$407	\$407
65+	\$660	\$660	\$608	\$608	\$582	\$582	\$557	\$557	\$505	\$505	\$471	\$471	\$407	\$407

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 5000/100 no maternity (1 Member)

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Rate Calcu									Δ		A	C	A	- 7
	Male	ea 1 Female	Male	ea 2 Female		ea 3 Female	Male	ea 4 Female		ea 5 Female	Male	ea 6 Female	Male	ea 7 Female
0	\$303	\$303	\$279	\$279	<b>Male</b> \$267	\$267	\$256	\$256	<b>Male</b> \$232	\$232	\$216	\$216	\$187	\$187
1	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$94	\$94
2	\$107	\$107	\$98	\$98	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
3	\$96	\$96	\$88	\$88	\$84	\$84	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
4	\$85	\$85	\$79	\$79	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$52	\$52
5	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$47	\$47
6	\$71	\$71	\$65	\$65	\$62	\$62	\$60	\$60	\$54	\$54	\$50	\$50	\$43	\$43
7	\$68	\$68	\$63	\$63	\$60	\$60	\$58	\$58	\$52	\$52	\$49	\$49	\$42	\$42
8	\$69	\$69	\$63	\$63	\$60	\$60	\$58	\$58	\$52	\$52	\$49	\$49	\$42	\$42
9	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
11	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
12	\$93	\$93	\$86	\$86	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
13	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
14	\$108	\$108	\$100	\$100	\$96	\$96	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
15	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
16	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
17	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78 \$70	\$78	\$68	\$68
18	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
19	\$110 \$110	\$110 \$110	\$101 \$101	\$101 \$101	\$97	\$97 \$97	\$93	\$93	\$84 \$94	\$84 \$94	\$78 \$70	\$78 \$70	\$68 \$68	\$68 \$60
20 21	\$110 \$110	\$110 \$110	\$101 \$101	\$101 \$101	\$97 \$97	\$97 \$97	\$93 \$93	\$93 \$93	\$84 \$84	\$84 \$84	\$78 \$78	\$78 \$78	\$68 \$68	\$68 \$68
21	\$110 \$110	\$110	\$101 \$101	\$101 \$101	\$97 \$97	\$97 \$97	\$93 \$93	\$93 \$93	\$84 \$84	\$84 \$84	\$78 \$78	\$78 \$78	\$68 \$68	\$68
23	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
24	\$110	\$110	\$102	\$102	\$97	\$97	\$93	\$93	\$84	\$84	\$79	\$79	\$68	\$68
25	\$111	\$111	\$102	\$102	\$98	\$98	\$93	\$93	\$85	\$85	\$79	\$79	\$68	\$68
26	\$112	\$112	\$103	\$103	\$99	\$99	\$94	\$94	\$85	\$85	\$80	\$80	\$69	\$69
27	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
28	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
29	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
30	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
31	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
32	\$113	\$113	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
33	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
34	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
35	\$126	\$126	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
36	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
37	\$132	\$132	\$122	\$122	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
38	\$135	\$135	\$125	\$125	\$119	\$119	\$114	\$114	\$104	\$104	\$97	\$97	\$83	\$83
39 40	\$146 \$162	\$146 \$162	\$134 \$149	\$134 \$149	\$129 \$143	\$129 \$143	\$123 \$136	\$123 \$136	\$111 \$124	\$111 \$124	\$104 \$115	\$104 \$115	\$90 \$100	\$90 \$100
41	\$179	\$179	\$165	\$145 \$165	\$158	\$143 \$158	\$151	\$150	\$137	\$137	\$113 \$128	\$128	\$110	\$110
42	\$179	\$179	\$177	\$177	\$170	\$170	\$162	\$162	\$137 \$147	\$137 \$147	\$137	\$137	\$118	\$118
43	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$154	\$154	\$144	\$144	\$124	\$124
44	\$211	\$211	\$194	\$194	\$186	\$186	\$178	\$178	\$161	\$161	\$150	\$150	\$130	\$130
45	\$217	\$217	\$200	\$200	\$192	\$192	\$183	\$183	\$166	\$166	\$155	\$155	\$134	\$134
46	\$226	\$226	\$208	\$208	\$199	\$199	\$190	\$190	\$173	\$173	\$161	\$161	\$139	\$139
47	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
48	\$239	\$239	\$220	\$220	\$211	\$211	\$202	\$202	\$183	\$183	\$170	\$170	\$147	\$147
49	\$247	\$247	\$228	\$228	\$218	\$218	\$209	\$209	\$189	\$189	\$176	\$176	\$152	\$152
50	\$258	\$258	\$238	\$238	\$228	\$228	\$218	\$218	\$198	\$198	\$184	\$184	\$159	\$159
51	\$271	\$271	\$250	\$250	\$239	\$239	\$229	\$229	\$208	\$208	\$194	\$194	\$167	\$167
52	\$296	\$296	\$273	\$273	\$261	\$261	\$250	\$250	\$227	\$227	\$211	\$211	\$182	\$182
53 54	\$319	\$319	\$294	\$294	\$282	\$282	\$269	\$269	\$244	\$244	\$228	\$228	\$197	\$197
54 55	\$332 \$338	\$332 \$338	\$306 \$311	\$306 \$311	\$293 \$298	\$293 \$298	\$280 \$285	\$280 \$285	\$254 \$258	\$254 \$258	\$237 \$241	\$237 \$241	\$205 \$208	\$205 \$208
56	\$338 \$345	\$338 \$345	\$311 \$318	\$311	\$298 \$304	\$298 \$304	\$285 \$291	\$285 \$291	\$264	\$258 \$264	\$241 \$246	\$241	\$208 \$212	\$208 \$212
57	\$360	\$360	\$332	\$332	\$304 \$318	\$304	\$304	\$304	\$276	\$276	\$257	\$257	\$222	\$222
58	\$391	\$391	\$360	\$360	\$345	\$345	\$330	\$330	\$299	\$299	\$279	\$279	\$241	\$241
59	\$435	\$435	\$401	\$401	\$384	\$384	\$367	\$367	\$333	\$333	\$310	\$310	\$268	\$268
60	\$492	\$492	\$454	\$454	\$434	\$434	\$415	\$415	\$377	\$377	\$351	\$351	\$303	\$303
61	\$555	\$555	\$512	\$512	\$490	\$490	\$468	\$468	\$425	\$425	\$396	\$396	\$342	\$342
62	\$611	\$611	\$563	\$563	\$539	\$539	\$516	\$516	\$468	\$468	\$436	\$436	\$377	\$377
63	\$648	\$648	\$598	\$598	\$572	\$572	\$547	\$547	\$497	\$497	\$463	\$463	\$400	\$400
64	\$666	\$666	\$614	\$614	\$587	\$587	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411
65+	\$666	\$666	\$614	\$614	\$587	\$587	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411

Monthly Rates Effective 01/01/11

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7         560         860         555         555         555         551         551         546         546         543         543         327         9           9         861         851         556         356         556         556         556         556         556         554         551         551         547         547         547         543         543         537         57           11         584         854         577         377         574         574         571         576         564         564         564         560         560         580         555         557         573 <t< td=""><td>5</td><td>\$70</td><td>\$70</td><td></td><td></td><td></td><td>\$62</td><td>\$59</td><td></td><td>\$53</td><td>\$53</td><td>\$50</td><td></td><td></td><td>\$43</td></t<>	5	\$70	\$70				\$62	\$59		\$53	\$53	\$50			\$43
8	6	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
9   \$61   \$61   \$65   \$56   \$56   \$54   \$57   \$57   \$51   \$47   \$47   \$43   \$4	7	\$60	\$60	\$55	\$55	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
10	8	\$60	\$60	\$56	\$56		\$53	\$51		\$46	\$46	\$43	\$43		\$37
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39	37	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
40	38	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
41         \$130         \$130         \$120         \$120         \$114         \$114         \$109         \$199         \$99         \$92         \$92         \$80         \$           42         \$140         \$140         \$129         \$129         \$124         \$124         \$118         \$118         \$107         \$100         \$100         \$866         \$           43         \$149         \$149         \$137         \$131         \$131         \$125         \$114         \$114         \$106         \$106         \$91         \$           44         \$156         \$156         \$144         \$138         \$138         \$132         \$120         \$112         \$112         \$96         \$           45         \$162         \$162         \$150         \$150         \$143         \$143         \$137         \$124         \$124         \$116         \$116         \$100         \$           46         \$170         \$176         \$156         \$150         \$150         \$143         \$143         \$137         \$137         \$124         \$124         \$116         \$110         \$100         \$145         \$126         \$126         \$100         \$100         \$145         \$121         \$12	39	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$77	\$77	\$67	\$67
42         \$140         \$149         \$129         \$129         \$124         \$118         \$118         \$107         \$100         \$100         \$86         \$3           43         \$149         \$149         \$137         \$137         \$131         \$131         \$125         \$1125         \$114         \$114         \$106         \$106         \$991         \$3           44         \$156         \$156         \$144         \$144         \$138         \$138         \$132         \$120         \$112         \$112         \$96         \$3           45         \$162         \$162         \$150         \$150         \$143         \$137         \$137         \$124         \$124         \$116         \$116         \$100         \$10           46         \$170         \$170         \$156         \$156         \$150         \$150         \$143         \$143         \$130         \$130         \$121         \$116         \$110         \$104         \$145         \$116         \$110         \$104         \$145         \$116         \$110         \$104         \$145         \$130         \$121         \$121         \$104         \$104         \$145         \$133         \$130         \$130         \$117         \$15 <td>40</td> <td>\$117</td> <td>\$117</td> <td>\$108</td> <td>\$108</td> <td>\$103</td> <td>\$103</td> <td>\$99</td> <td>\$99</td> <td>\$89</td> <td>\$89</td> <td>\$83</td> <td>\$83</td> <td>\$72</td> <td>\$72</td>	40	\$117	\$117	\$108	\$108	\$103	\$103	\$99	\$99	\$89	\$89	\$83	\$83	\$72	\$72
43         \$149         \$149         \$137         \$137         \$131         \$131         \$125         \$125         \$114         \$114         \$106         \$91         \$91         \$4         \$156         \$156         \$144         \$144         \$138         \$132         \$132         \$120         \$112         \$112         \$96         \$156         \$156         \$150         \$150         \$143         \$143         \$137         \$137         \$124         \$116         \$116         \$100         \$166         \$156         \$156         \$150         \$150         \$133         \$137         \$137         \$124         \$116         \$116         \$100         \$160         \$170         \$177         \$177         \$156         \$156         \$156         \$143         \$143         \$135         \$124         \$116         \$104         \$104         \$121         \$104         \$121         \$104         \$121         \$104         \$104         \$104         \$121         \$121         \$104         \$104         \$143         \$143         \$133         \$135         \$126         \$126         \$100         \$104         \$121         \$121         \$121         \$121         \$121         \$121         \$126         \$162         \$162 </td <td>41</td> <td>\$130</td> <td>\$130</td> <td>\$120</td> <td>\$120</td> <td>\$114</td> <td>\$114</td> <td>\$109</td> <td>\$109</td> <td>\$99</td> <td>\$99</td> <td>\$92</td> <td>\$92</td> <td>\$80</td> <td>\$80</td>	41	\$130	\$130	\$120	\$120	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
44         \$156         \$156         \$144         \$144         \$138         \$138         \$132         \$132         \$120         \$120         \$112         \$112         \$96         \$3           45         \$162         \$162         \$150         \$150         \$143         \$143         \$137         \$124         \$124         \$116         \$110         \$100         \$1           46         \$170         \$177         \$156         \$156         \$150         \$150         \$143         \$143         \$137         \$124         \$124         \$116         \$110         \$100         \$1           47         \$177         \$177         \$163         \$163         \$156         \$156         \$149         \$149         \$135         \$135         \$126         \$126         \$100         \$121         \$104         \$104         \$149         \$139         \$130         \$130         \$130         \$112         \$104         \$104         \$149         \$149         \$135         \$135         \$126         \$104         \$104         \$149         \$149         \$135         \$135         \$126         \$126         \$126         \$126         \$106         \$117         \$133         \$130         \$131         \$															\$86
45         \$162         \$162         \$150         \$150         \$143         \$143         \$137         \$137         \$124         \$124         \$116         \$110         \$100         \$160         \$156         \$156         \$150         \$150         \$143         \$143         \$130         \$130         \$121         \$121         \$104         \$104         \$177         \$163         \$156         \$156         \$156         \$149         \$149         \$135         \$135         \$126         \$126         \$109         \$175         \$168         \$161         \$161         \$154         \$154         \$139         \$139         \$130         \$112         \$126         \$109         \$175         \$168         \$161         \$161         \$154         \$154         \$139         \$139         \$130         \$112         \$104         \$199         \$175         \$168         \$166         \$160         \$145         \$145         \$136         \$116         \$117         \$162         \$143         \$143         \$143         \$143         \$143         \$143         \$143         \$143         \$143         \$143         \$143         \$143         \$143         \$143         \$143         \$143         \$143         \$143         \$143         \$			\$149				\$131	\$125		\$114	\$114		\$106		\$91
46       \$170       \$170       \$156       \$156       \$150       \$150       \$143       \$143       \$130       \$130       \$121       \$121       \$104       \$147       \$177       \$177       \$163       \$156       \$156       \$156       \$149       \$149       \$135       \$135       \$126       \$126       \$109       \$190       \$190       \$175       \$175       \$161       \$161       \$154       \$154       \$139       \$130       \$130       \$130       \$112       \$190       \$190       \$175       \$175       \$168       \$168       \$160       \$160       \$145       \$145       \$136       \$136       \$117       \$175       \$175       \$175       \$168       \$168       \$160       \$160       \$145       \$145       \$136       \$136       \$117       \$175       \$175       \$168       \$168       \$160       \$160       \$145       \$145       \$136       \$136       \$117       \$175       \$175       \$175       \$168       \$160       \$160       \$145       \$143       \$133       \$143       \$143       \$123       \$175       \$120       \$162       \$153       \$153       \$136       \$117       \$150       \$152       \$2233       \$2212       \$195															\$96
47       \$177       \$177       \$163       \$163       \$156       \$156       \$149       \$149       \$135       \$135       \$126       \$126       \$109       \$148       \$182       \$182       \$168       \$168       \$161       \$161       \$154       \$154       \$139       \$139       \$130       \$130       \$112       \$149       \$190       \$190       \$175       \$175       \$168       \$168       \$160       \$160       \$145       \$145       \$136       \$136       \$117       \$175         50       \$200       \$200       \$184       \$184       \$176       \$176       \$169       \$169       \$153       \$153       \$143       \$143       \$123       \$151       \$117       \$175       \$187       \$176       \$169       \$169       \$153       \$153       \$143       \$143       \$123       \$175       \$155       \$187       \$176       \$169       \$169       \$153       \$153       \$143       \$143       \$143       \$123       \$175       \$121       \$155       \$195       \$187       \$187       \$179       \$179       \$162       \$162       \$151       \$151       \$151       \$151       \$151       \$151       \$151       \$151       \$151								-		-				-	\$100
48       \$182       \$182       \$168       \$168       \$161       \$161       \$154       \$154       \$139       \$139       \$130       \$130       \$112       \$149       \$190       \$190       \$175       \$175       \$168       \$168       \$160       \$160       \$145       \$145       \$136       \$136       \$117       \$150         50       \$200       \$200       \$184       \$184       \$176       \$176       \$169       \$169       \$153       \$153       \$143       \$143       \$123       \$151       \$151       \$151       \$1130       \$152       \$151       \$151       \$151       \$130       \$152       \$151       \$151       \$151       \$130       \$152       \$151       \$151       \$151       \$130       \$152       \$152       \$151 <td< td=""><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td><td>-</td><td></td><td></td><td></td><td>-</td><td>\$104</td></td<>		-						-		-				-	\$104
49         \$190         \$190         \$175         \$168         \$168         \$160         \$160         \$145         \$145         \$136         \$136         \$117         \$           50         \$200         \$200         \$184         \$184         \$176         \$176         \$169         \$169         \$153         \$153         \$143         \$143         \$123         \$           51         \$212         \$212         \$195         \$195         \$187         \$187         \$179         \$179         \$162         \$162         \$151         \$151         \$130         \$           52         \$233         \$233         \$215         \$215         \$205         \$205         \$196         \$196         \$178         \$178         \$166         \$166         \$143         \$           53         \$253         \$253         \$234         \$224         \$224         \$214         \$214         \$194         \$181         \$181         \$156         \$           54         \$266         \$266         \$245         \$2245         \$235         \$235         \$224         \$224         \$204         \$204         \$190         \$190         \$164         \$           55         \$272														-	\$109
50         \$200         \$184         \$184         \$176         \$169         \$169         \$153         \$153         \$143         \$143         \$123         \$151         \$1212         \$212         \$195         \$195         \$187         \$187         \$179         \$179         \$162         \$162         \$151         \$151         \$130         \$153         \$153         \$153         \$151         \$151         \$130         \$153         \$153         \$153         \$151         \$151         \$130         \$153														-	\$112
51       \$212       \$212       \$195       \$195       \$187       \$187       \$179       \$179       \$162       \$162       \$151       \$151       \$130       \$         52       \$233       \$233       \$215       \$215       \$205       \$205       \$196       \$196       \$178       \$178       \$166       \$166       \$143       \$         53       \$253       \$253       \$234       \$224       \$224       \$214       \$194       \$194       \$181       \$181       \$156       \$         54       \$266       \$266       \$245       \$245       \$235       \$235       \$224       \$224       \$204       \$190       \$190       \$164       \$         55       \$272       \$272       \$251       \$240       \$240       \$230       \$230       \$208       \$208       \$194       \$194       \$168       \$         56       \$279       \$277       \$257       \$246       \$246       \$236       \$236       \$214       \$214       \$199       \$199       \$172       \$         57       \$293       \$293       \$270       \$258       \$258       \$247       \$247       \$224       \$224       \$209       \$209															\$117 \$122
52         \$233         \$233         \$215         \$205         \$205         \$196         \$178         \$178         \$166         \$166         \$143         \$           53         \$253         \$253         \$234         \$224         \$224         \$214         \$194         \$194         \$181         \$181         \$156         \$           54         \$266         \$266         \$245         \$235         \$235         \$224         \$204         \$204         \$190         \$190         \$164         \$           55         \$272         \$272         \$251         \$240         \$240         \$230         \$230         \$208         \$208         \$194         \$1194         \$168         \$           56         \$279         \$279         \$257         \$246         \$246         \$236         \$236         \$214         \$214         \$199         \$199         \$172         \$           57         \$293         \$293         \$270         \$258         \$258         \$247         \$247         \$224         \$224         \$209         \$180         \$           58         \$319         \$319         \$294         \$294         \$282         \$282         \$269         \$245															\$123 \$130
53         \$253         \$253         \$234         \$224         \$224         \$214         \$194         \$194         \$181         \$181         \$156         \$           54         \$266         \$266         \$245         \$235         \$235         \$224         \$224         \$204         \$190         \$190         \$164         \$           55         \$272         \$272         \$251         \$240         \$240         \$230         \$230         \$208         \$208         \$194         \$194         \$168         \$           56         \$279         \$279         \$257         \$246         \$246         \$236         \$236         \$214         \$214         \$199         \$199         \$172         \$           57         \$293         \$293         \$270         \$258         \$258         \$247         \$247         \$224         \$209         \$209         \$180         \$           58         \$319         \$319         \$294         \$282         \$282         \$269         \$245         \$245         \$228         \$228         \$197         \$           59         \$357         \$357         \$329         \$315         \$315         \$301         \$273         \$273<								-		-				-	\$130 \$143
54         \$266         \$266         \$245         \$235         \$235         \$224         \$204         \$204         \$190         \$190         \$164         \$           55         \$272         \$272         \$251         \$240         \$240         \$230         \$230         \$208         \$208         \$194         \$194         \$168         \$           56         \$279         \$279         \$257         \$246         \$246         \$236         \$236         \$214         \$199         \$199         \$172         \$           57         \$293         \$293         \$270         \$258         \$258         \$247         \$247         \$224         \$209         \$209         \$180         \$           58         \$319         \$319         \$294         \$282         \$282         \$269         \$245         \$245         \$228         \$228         \$197         \$           59         \$357         \$357         \$329         \$315         \$315         \$301         \$273         \$273         \$254         \$228         \$197         \$           60         \$404         \$404         \$373         \$373         \$357         \$341         \$341         \$310         \$289<														-	\$143 \$156
55         \$272         \$272         \$251         \$240         \$240         \$230         \$230         \$208         \$208         \$194         \$194         \$168         \$56         \$279         \$279         \$257         \$246         \$246         \$236         \$236         \$214         \$214         \$199         \$199         \$172         \$57         \$293         \$293         \$270         \$258         \$258         \$247         \$247         \$224         \$209         \$209         \$180         \$58         \$319         \$319         \$294         \$294         \$282         \$282         \$269         \$245         \$245         \$228         \$228         \$197         \$59         \$357         \$329         \$329         \$315         \$315         \$301         \$301         \$273         \$273         \$254         \$228         \$197         \$180         \$190         \$180         \$190         \$180         \$190         \$180         \$190         \$180         \$190         \$180         \$190         \$180         \$190         \$180         \$190         \$180         \$190         \$180         \$190         \$180         \$190         \$180         \$190         \$180         \$190         \$180         \$180         \$190<															\$156 \$164
56         \$279         \$279         \$257         \$246         \$246         \$236         \$236         \$214         \$199         \$199         \$172         \$57           57         \$293         \$293         \$270         \$258         \$258         \$247         \$224         \$224         \$209         \$209         \$180         \$58           58         \$319         \$319         \$294         \$284         \$282         \$269         \$269         \$245         \$245         \$228         \$228         \$197         \$59           59         \$357         \$357         \$329         \$315         \$315         \$301         \$301         \$273         \$273         \$254         \$228         \$220         \$269         \$269         \$245         \$245         \$228         \$228         \$197         \$150         \$190         <															\$168
57     \$293     \$293     \$270     \$258     \$258     \$247     \$247     \$224     \$209     \$209     \$180     \$58       58     \$319     \$319     \$294     \$294     \$282     \$282     \$269     \$269     \$245     \$245     \$228     \$228     \$197     \$59       59     \$357     \$357     \$329     \$315     \$315     \$301     \$301     \$273     \$273     \$254     \$254     \$220     \$269       60     \$404     \$404     \$373     \$329     \$315     \$357     \$301     \$301     \$273     \$273     \$254     \$254     \$220     \$269       61     \$457     \$404     \$373     \$373     \$357     \$357     \$341     \$341     \$310     \$310     \$289     \$289     \$249     \$269       61     \$457     \$457     \$422     \$403     \$403     \$386     \$386     \$350     \$326     \$326     \$282     \$282       62     \$505     \$505     \$465     \$445     \$445     \$426     \$426     \$386     \$386     \$360     \$360     \$311     \$360       63     \$537     \$537     \$495     \$495     \$474     \$474     \$453     \$453 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$172</td></t<>															\$172
58     \$319     \$319     \$294     \$294     \$282     \$282     \$269     \$269     \$245     \$245     \$228     \$228     \$197     \$59       59     \$357     \$357     \$329     \$315     \$315     \$301     \$301     \$273     \$273     \$254     \$254     \$220     \$269       60     \$404     \$404     \$373     \$329     \$315     \$357     \$341     \$310     \$273     \$254     \$254     \$220     \$269       61     \$404     \$404     \$373     \$373     \$357     \$357     \$341     \$341     \$310     \$310     \$289     \$289     \$249     \$269       61     \$457     \$457     \$422     \$422     \$403     \$403     \$386     \$386     \$350     \$326     \$326     \$282     \$282       62     \$505     \$505     \$465     \$445     \$445     \$426     \$426     \$386     \$386     \$360     \$360     \$311     \$360       63     \$537     \$537     \$495     \$495     \$474     \$474     \$453     \$453     \$411     \$411     \$383     \$333     \$331     \$360       64     \$615     \$615     \$567     \$567     \$543     \$543     <														-	\$180
59     \$357     \$357     \$329     \$329     \$315     \$315     \$301     \$301     \$273     \$273     \$254     \$254     \$220     \$357       60     \$404     \$404     \$373     \$373     \$357     \$357     \$341     \$340     \$310     \$289     \$289     \$249     \$329       61     \$457     \$457     \$422     \$422     \$403     \$403     \$386     \$386     \$350     \$350     \$326     \$326     \$282     \$326       62     \$505     \$505     \$465     \$445     \$445     \$426     \$426     \$386     \$386     \$360     \$360     \$311     \$311       63     \$537     \$537     \$495     \$495     \$474     \$474     \$453     \$453     \$411     \$411     \$383     \$383     \$331     \$331       64     \$615     \$615     \$567     \$567     \$543     \$543     \$519     \$519     \$471     \$471     \$439     \$439     \$379     \$379														-	\$197
60     \$404     \$404     \$373     \$373     \$357     \$357     \$341     \$310     \$310     \$289     \$289     \$249     \$349       61     \$457     \$457     \$422     \$422     \$403     \$403     \$386     \$386     \$350     \$350     \$326     \$326     \$282     \$326       62     \$505     \$505     \$465     \$445     \$445     \$426     \$426     \$386     \$386     \$360     \$360     \$311     \$310       63     \$537     \$557     \$465     \$445     \$445     \$426     \$426     \$386     \$386     \$360     \$360     \$311     \$310       64     \$615     \$615     \$567     \$567     \$543     \$543     \$519     \$519     \$471     \$471     \$439     \$439     \$379     \$379															\$220
61 \$457 \$457 \$422 \$422 \$403 \$403 \$386 \$386 \$350 \$350 \$326 \$326 \$282 \$326 \$326 \$326 \$326 \$326 \$326 \$326 \$32															\$249
62 \$505 \$505 \$465 \$465 \$445 \$445 \$426 \$426 \$386 \$386 \$360 \$360 \$311 \$3 63 \$537 \$537 \$495 \$495 \$474 \$474 \$453 \$453 \$411 \$411 \$383 \$383 \$331 \$3 64 \$615 \$615 \$567 \$567 \$543 \$543 \$519 \$519 \$471 \$471 \$439 \$439 \$379 \$3														-	\$282
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%   3/9 ₪ 4439 ₪ 3431 ₪ 3471 ₪ 1954 ₪ 2543 ₪ 2544 ₪ 2644 ₪ 2644 ₪ 2644 ₪ 2644 ₪ 2644 ₪ 2644 ₪ 2644 ₪	65+	\$615	\$615	\$567	\$567	\$543	\$543	\$519	\$519	\$471	\$471	\$439	\$439	\$379	\$379

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 1500/100 (1 Member)

Individual									4-C011	ιραιιυι	ej 150	0/100	( i ivie	mber)
Rate Calcu									_		_	_	_	
		a 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$545	\$545	\$502	\$502	\$481	\$481	\$460	\$460	\$417	\$417	\$389	\$389	\$336	\$336
1	\$368	\$368	\$339	\$339	\$325	\$325	\$311	\$311	\$282	\$282	\$263	\$263	\$227	\$227
2	\$253	\$253	\$233	\$233	\$223	\$223	\$213	\$213	\$194	\$194	\$180	\$180	\$156	\$156
3	\$250	\$250	\$230	\$230	\$220	\$220	\$211	\$211	\$191	\$191	\$178	\$178	\$154	\$154
4	\$248	\$248	\$228	\$228	\$218	\$218	\$209	\$209	\$190	\$190	\$177	\$177	\$153	\$153
5	\$239 \$228	\$239 \$228	\$220 \$210	\$220 \$210	\$211 \$201	\$211 \$201	\$202	\$202 \$192	\$183 \$174	\$183 \$174	\$171 \$162	\$171 \$162	\$147 \$140	\$147 \$140
6 7	\$219	\$219	\$202	\$202	\$193	\$193	\$192 \$185	\$185	\$174 \$167	\$174	\$156	\$156	\$140 \$135	\$135
8	\$213	\$213	\$196	\$196	\$188	\$188	\$180	\$180	\$163	\$163	\$150	\$150	\$131	\$131
9	\$214	\$214	\$190	\$190	\$189	\$189	\$181	\$180	\$164	\$164	\$153	\$153	\$132	\$132
10	\$214	\$214	\$199	\$199	\$191	\$191	\$182	\$182	\$165	\$165	\$153	\$154	\$133	\$133
11	\$225	\$225	\$207	\$207	\$199	\$199	\$190	\$190	\$172	\$172	\$161	\$161	\$139	\$139
12	\$241	\$241	\$223	\$223	\$213	\$213	\$204	\$204	\$185	\$185	\$172	\$172	\$149	\$149
13	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
14	\$270	\$270	\$249	\$249	\$238	\$238	\$228	\$228	\$207	\$207	\$193	\$193	\$166	\$166
15	\$284	\$284	\$261	\$261	\$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$175	\$175
16	\$292	\$292	\$269	\$269	\$258	\$258	\$246	\$246	\$223	\$223	\$208	\$208	\$180	\$180
17	\$297	\$297	\$274	\$274	\$262	\$262	\$250	\$250	\$227	\$227	\$212	\$212	\$183	\$183
18	\$298	\$298	\$275	\$275	\$263	\$263	\$251	\$251	\$228	\$228	\$213	\$213	\$184	\$184
19	\$307	\$307	\$283	\$283	\$271	\$271	\$259	\$259	\$235	\$235	\$219	\$219	\$189	\$189
20	\$317	\$317	\$292	\$292	\$279	\$279	\$267	\$267	\$242	\$242	\$226	\$226	\$195	\$195
21	\$325	\$325	\$300	\$300	\$287	\$287	\$274	\$274	\$249	\$249	\$232	\$232	\$200	\$200
22	\$335	\$335	\$309	\$309	\$295	\$295	\$282	\$282	\$256	\$256	\$239	\$239	\$206	\$206
23	\$344	\$344	\$317	\$317	\$303	\$303	\$290	\$290	\$263	\$263	\$245	\$245	\$212	\$212
24	\$353	\$353	\$325	\$325	\$312	\$312	\$298	\$298	\$270	\$270	\$252	\$252	\$218	\$218
25	\$408	\$408	\$376	\$376	\$360	\$360	\$344	\$344	\$312	\$312	\$291	\$291	\$251	\$251
26	\$420	\$420	\$387	\$387	\$370	\$370	\$354	\$354	\$321	\$321	\$300	\$300	\$259	\$259
27	\$431	\$431	\$398	\$398	\$381	\$381	\$364	\$364	\$330	\$330	\$308	\$308	\$266	\$266
28	\$443	\$443	\$409	\$409	\$391	\$391	\$374	\$374	\$340	\$340	\$316	\$316	\$273	\$273
29	\$458	\$458	\$422	\$422	\$404	\$404	\$386	\$386	\$350	\$350	\$327	\$327	\$282	\$282
30	\$469	\$469	\$433	\$433	\$414	\$414	\$396	\$396	\$359	\$359	\$335	\$335	\$289	\$289
31	\$485	\$485	\$447	\$447	\$428	\$428	\$409	\$409	\$371	\$371	\$346	\$346	\$299	\$299
32	\$498	\$498	\$459	\$459	\$440	\$440	\$420	\$420	\$382	\$382	\$356	\$356	\$307	\$307
33	\$514	\$514	\$474	\$474	\$454	\$454	\$434	\$434	\$394	\$394	\$367	\$367	\$317	\$317
34	\$524	\$524	\$483	\$483	\$463	\$463	\$442	\$442	\$401	\$401	\$374	\$374	\$323	\$323
35	\$535	\$535	\$493	\$493	\$472	\$472	\$451	\$451	\$410	\$410	\$382	\$382	\$330	\$330
36	\$545	\$545	\$502	\$502	\$481	\$481	\$460	\$460	\$417	\$417	\$389	\$389	\$336	\$336
37	\$556	\$556	\$513	\$513	\$491	\$491	\$470	\$470	\$426	\$426	\$397	\$397	\$343	\$343
38 39	\$567 \$582	\$567 \$582	\$522 \$537	\$522 \$537	\$500 \$514	\$500 \$514	\$478 \$491	\$478 \$491	\$434 \$446	\$434 \$446	\$404 \$415	\$404	\$349 \$359	\$349 \$359
40	\$598	\$598	\$551	\$551	\$527	\$527	\$504	\$504	\$458	\$458	\$427	\$415 \$427	\$369	\$369
41	\$612	\$612	\$564	\$564	\$540	\$540	\$516	\$516	\$468	\$468	\$437	\$437	\$377	\$377
42	\$628	\$628	\$579	\$579	\$554	\$554	\$530	\$530	\$481	\$481	\$448	\$448	\$387	\$387
43	\$577	\$577	\$532	\$532	\$509	\$509	\$487	\$487	\$442	\$442	\$412	\$412	\$356	\$356
44	\$582	\$582	\$536	\$536	\$514	\$514	\$491	\$491	\$446	\$446	\$415	\$415	\$359	\$359
45	\$587	\$587	\$542	\$542	\$518	\$518	\$496	\$496	\$450	\$450	\$419	\$419	\$362	\$362
46	\$595	\$595	\$548	\$548	\$525	\$525	\$502	\$502	\$455	\$455	\$424	\$424	\$367	\$367
47	\$600	\$600	\$554	\$554	\$530	\$530	\$507	\$507	\$460	\$460	\$429	\$429	\$370	\$370
48	\$606	\$606	\$558	\$558	\$535	\$535	\$511	\$511	\$464	\$464	\$432	\$432	\$374	\$374
49	\$713	\$713	\$657	\$657	\$629	\$629	\$601	\$601	\$546	\$546	\$509	\$509	\$440	\$440
50	\$678	\$678	\$625	\$625	\$598	\$598	\$572	\$572	\$519	\$519	\$484	\$484	\$418	\$418
51	\$695	\$695	\$640	\$640	\$613	\$613	\$586	\$586	\$532	\$532	\$496	\$496	\$428	\$428
52	\$728	\$728	\$671	\$671	\$642	\$642	\$614	\$614	\$558	\$558	\$520	\$520	\$449	\$449
53	\$763	\$763	\$703	\$703	\$673	\$673	\$644	\$644	\$584	\$584	\$544	\$544	\$470	\$470
54	\$792	\$792	\$730	\$730	\$699	\$699	\$668	\$668	\$606	\$606	\$565	\$565	\$488	\$488
55	\$824	\$824	\$760	\$760	\$727	\$727	\$696	\$696	\$631	\$631	\$588	\$588	\$508	\$508
56	\$858	\$858	\$791	\$791	\$757	\$757	\$724	\$724	\$657	\$657	\$612	\$612	\$529	\$529
57 50	\$892	\$892	\$822	\$822	\$787	\$787	\$752	\$752	\$683	\$683	\$636	\$636	\$550	\$550
58	\$927	\$927	\$855	\$855	\$818	\$818	\$783	\$783	\$710	\$710	\$662	\$662	\$572	\$572
59	\$945	\$945	\$871	\$871	\$834	\$834	\$798	\$798	\$724	\$724	\$675	\$675	\$583	\$583
60	\$965	\$965	\$890	\$890	\$852	\$852	\$815	\$815	\$739	\$739	\$689	\$689	\$595	\$595
61	\$987	\$987	\$910	\$910	\$871	\$871	\$833	\$833	\$756	\$756	\$704	\$704	\$609	\$609
62	\$1,007	\$1,007	\$929	\$929	\$889	\$889	\$850	\$850	\$772	\$772	\$719	\$719	\$621	\$621
63 64	\$1,029	\$1,029	\$949 \$070	\$949	\$909	\$909	\$869	\$869	\$788 \$906	\$788	\$735 \$751	\$735 \$751	\$635	\$635
64 65+	\$1,053 \$1,053	\$1,053 \$1,053	\$970 \$970	\$970 \$970	\$929 \$929	\$929 \$929	\$888 \$888	\$888 \$888	\$806 \$806	\$806 \$806	\$751 \$751	\$751 \$751	\$649 \$649	\$649 \$649
65+	φ1,053	φ1,053	φσ/Ο	φσιυ	φυ∠υ	φυ∠υ	φυσο	φ000	φουσ	φουσ	φ/31	φ <i>ι</i> Ο Ι	φ049	φ049

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 1500/100 (2+ Members

Data Calana										ιραιισι	5] 100	0/100	(2+ 101	CITIDO
Rate Calcu										_	_	_	_	_
		ea 1		ea 2		a 3		ea 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$505	\$505	\$466	\$466	\$446	\$446	\$426	\$426	\$387	\$387	\$360	\$360	\$311	\$311
1	\$373 \$229	\$373 \$229	\$344 \$211	\$344 \$211	\$329 \$202	\$329 \$202	\$314 \$193	\$314 \$193	\$285 \$175	\$285 \$175	\$266 \$163	\$266 \$163	\$230 \$141	\$230 \$141
2	\$229	\$229	\$208	\$208	\$202 \$199	\$199	\$193	\$193	\$173	\$175 \$173	\$161	\$161	\$139	\$139
3 4	\$226 \$224	\$226 \$224	\$208 \$206	\$208	\$199	\$199	\$189	\$189	\$173 \$171	\$173 \$171	\$160	\$160	\$138	\$139
5	\$211	\$211	\$195	\$195	\$186	\$186	\$178	\$178	\$162	\$171 \$162	\$151	\$150	\$130	\$130
6	\$198	\$198	\$183	\$183	\$175	\$175	\$167	\$167	\$152	\$152	\$141	\$141	\$122	\$122
7	\$186	\$186	\$172	\$172	\$164	\$164	\$157	\$157	\$142	\$142	\$133	\$133	\$115	\$115
8	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
9	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$111	\$111
10	\$183	\$183	\$168	\$168	\$161	\$161	\$154	\$154	\$140	\$140	\$130	\$130	\$112	\$112
11	\$196	\$196	\$181	\$181	\$173	\$173	\$165	\$165	\$150	\$150	\$140	\$140	\$121	\$121
12	\$216	\$216	\$199	\$199	\$191	\$191	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
13	\$234	\$234	\$216	\$216	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
14	\$252	\$252	\$233	\$233	\$223	\$223	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$155
15	\$267	\$267	\$246	\$246	\$236	\$236	\$225	\$225	\$204	\$204	\$190	\$190	\$165	\$165
16	\$280	\$280	\$258	\$258	\$247	\$247	\$236	\$236	\$214	\$214	\$199	\$199	\$172	\$172
17	\$286	\$286	\$263	\$263	\$252	\$252	\$241	\$241	\$219	\$219	\$204	\$204	\$176	\$176
18	\$281	\$281	\$259	\$259	\$248	\$248	\$237	\$237	\$215	\$215	\$201	\$201	\$173	\$173
19	\$283	\$283	\$260	\$260	\$249	\$249	\$238	\$238	\$216	\$216	\$202	\$202	\$174	\$174
20	\$292	\$292	\$269	\$269	\$258	\$258	\$246	\$246	\$224	\$224	\$208	\$208	\$180	\$180
21	\$299	\$299	\$276	\$276	\$264	\$264	\$253	\$253	\$229	\$229	\$214	\$214	\$185	\$185
22	\$308	\$308	\$284	\$284	\$272	\$272	\$260	\$260	\$236	\$236	\$220	\$220	\$190	\$190
23	\$317	\$317	\$292	\$292	\$280	\$280	\$268	\$268	\$243	\$243	\$226	\$226	\$196	\$196
24	\$329	\$329	\$304	\$304	\$291	\$291	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
25	\$379	\$379	\$349	\$349	\$334	\$334	\$320	\$320	\$290	\$290	\$270	\$270	\$233	\$233
26	\$392	\$392	\$361	\$361	\$346	\$346	\$331	\$331	\$300	\$300	\$280	\$280	\$242	\$242
27	\$402	\$402	\$371	\$371	\$355	\$355	\$339	\$339	\$308	\$308	\$287	\$287	\$248	\$248
28	\$414	\$414	\$382	\$382	\$365	\$365	\$349	\$349	\$317	\$317	\$296	\$296	\$255	\$255
29 30	\$426 \$437	\$426 \$437	\$393 \$403	\$393 \$403	\$376 \$386	\$376 \$386	\$360 \$369	\$360 \$369	\$326 \$335	\$326 \$335	\$304 \$312	\$304 \$312	\$263 \$270	\$263 \$270
31	\$452	\$457 \$452	\$417	\$417	\$399	\$399	\$382	\$382	\$346	\$346	\$323	\$323	\$270	\$270
32	\$466	\$466	\$429	\$429	\$411	\$411	\$393	\$393	\$357	\$357	\$332	\$332	\$287	\$287
33	\$478	\$478	\$441	\$441	\$422	\$422	\$403	\$403	\$366	\$366	\$341	\$341	\$295	\$295
34	\$489	\$489	\$451	\$451	\$432	\$432	\$413	\$413	\$375	\$375	\$349	\$349	\$302	\$302
35	\$496	\$496	\$458	\$458	\$438	\$438	\$419	\$419	\$380	\$380	\$354	\$354	\$306	\$306
36	\$506	\$506	\$467	\$467	\$447	\$447	\$427	\$427	\$388	\$388	\$361	\$361	\$312	\$312
37	\$518	\$518	\$477	\$477	\$457	\$457	\$437	\$437	\$396	\$396	\$369	\$369	\$319	\$319
38	\$527	\$527	\$485	\$485	\$465	\$465	\$444	\$444	\$403	\$403	\$376	\$376	\$325	\$325
39	\$532	\$532	\$490	\$490	\$469	\$469	\$449	\$449	\$407	\$407	\$380	\$380	\$328	\$328
40	\$535	\$535	\$494	\$494	\$473	\$473	\$452	\$452	\$410	\$410	\$382	\$382	\$330	\$330
41	\$540	\$540	\$498	\$498	\$476	\$476	\$455	\$455	\$413	\$413	\$385	\$385	\$333	\$333
42	\$544	\$544	\$501	\$501	\$480	\$480	\$459	\$459	\$416	\$416	\$388	\$388	\$335	\$335
43	\$486	\$486	\$448	\$448	\$429	\$429	\$410	\$410	\$372	\$372	\$347	\$347	\$300	\$300
44	\$486	\$486	\$448	\$448	\$429	\$429	\$410	\$410	\$372	\$372	\$347	\$347	\$300	\$300
45	\$486	\$486	\$448	\$448	\$429	\$429	\$410	\$410	\$372	\$372	\$347	\$347	\$300	\$300
46	\$486	\$486	\$448	\$448	\$429	\$429	\$410	\$410	\$372	\$372	\$347	\$347	\$300	\$300
47	\$487	\$487	\$449	\$449	\$430	\$430	\$411	\$411	\$373	\$373	\$348	\$348	\$300	\$300
48	\$547	\$547	\$505	\$505	\$483	\$483	\$462	\$462	\$419	\$419	\$391	\$391	\$338	\$338
49	\$567	\$567	\$523	\$523	\$500	\$500	\$478	\$478	\$434	\$434	\$404	\$404	\$350	\$350
50	\$586	\$586	\$540	\$540	\$517	\$517	\$494	\$494	\$448	\$448	\$418	\$418	\$361	\$361
51 50	\$605	\$605	\$558	\$558	\$534	\$534	\$511	\$511	\$464	\$464	\$432	\$432	\$373	\$373
52 52	\$567	\$567	\$523	\$523	\$500	\$500	\$479	\$479	\$434	\$434	\$405	\$405	\$350	\$350
53 54	\$578	\$578	\$533	\$533	\$510	\$510	\$488	\$488	\$443	\$443	\$412	\$412	\$356	\$356
54 55	\$598 \$620	\$598 \$620	\$551 \$572	\$551 \$572	\$527 \$547	\$527 \$547	\$504	\$504 \$523	\$458 \$475	\$458 \$475	\$427	\$427 \$443	\$369 \$382	\$369 \$382
55 56	\$620 \$643	\$620 \$643	\$572 \$593	\$572 \$593	\$547 \$568	\$547 \$568	\$523 \$543	\$523 \$543	\$475 \$493	\$475 \$493	\$443 \$459	\$443 \$459	\$382 \$397	\$382 \$397
56 57	\$665	\$665	\$613	\$613	\$587	\$587	\$543 \$561	\$561	\$509	\$509	\$459 \$474	\$459 \$474	\$410	\$397 \$410
57 58	\$690	\$690	\$636	\$636	\$609	\$609	\$582	\$582	\$509 \$528	\$528	\$493	\$493	\$410 \$426	\$426
56 59	\$706	\$706	\$651	\$651	\$623	\$623	\$596	\$596	\$541	\$541	\$504	\$504	\$436	\$436
60	\$700	\$700	\$666	\$666	\$637	\$637	\$609	\$609	\$553	\$553	\$516	\$516	\$445	\$445
61	\$740	\$740	\$682	\$682	\$653	\$653	\$624	\$624	\$567	\$567	\$528	\$528	\$456	\$456
62	\$758	\$758	\$699	\$699	\$669	\$669	\$640	\$640	\$581	\$581	\$541	\$541	\$468	\$468
63	\$773	\$773	\$713	\$713	\$683	\$683	\$653	\$653	\$592	\$592	\$552	\$552	\$477	\$477
64	\$793	\$793	\$731	\$731	\$700	\$700	\$669	\$669	\$607	\$607	\$566	\$566	\$489	\$489
65+	\$793	\$793	\$731	\$731	\$700	\$700	\$669	\$669	\$607	\$607	\$566	\$566	\$489	\$489
007	Ψίσο	Ψίσο	ψίΟΙ	ψίσι	ψισσ	ψισσ	ψυσυ	ΨΟΟΟ	ψΟΟΙ	ΨΟΟΙ	ψυσσ	ΨΟΟΟ	ΨΤΟΟ	ΨΤΟΟ

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 2500/100 (1 Member)

Individual									4-C011	ipalible	ej 250	0/100	( i ivie	mber)
Rate Calcu												_		
		a 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$389	\$389	\$358	\$358	\$343	\$343	\$328	\$328	\$298	\$298	\$277	\$277	\$240	\$240
1	\$286	\$286	\$264	\$264	\$253	\$253	\$242	\$242	\$219	\$219	\$204	\$204	\$176	\$176
2	\$200	\$200	\$185	\$185	\$177	\$177	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
3	\$199	\$199	\$183	\$183	\$175	\$175	\$168	\$168	\$152	\$152	\$142	\$142	\$122	\$122
4	\$197	\$197	\$181	\$181	\$174	\$174	\$166	\$166	\$151	\$151	\$140	\$140	\$121	\$121
5	\$190	\$190 \$182	\$175	\$175 \$168	\$167 \$161	\$167	\$160 \$154	\$160 \$154	\$145 \$139	\$145 \$139	\$135 \$130	\$135 \$130	\$117 \$112	\$117 \$112
6 7	\$182 \$173	\$173	\$168 \$160	\$160	\$153	\$161 \$153	\$146	\$146	\$133	\$133	\$124	\$124	\$107	\$107
8	\$170	\$170	\$157	\$157	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$124	\$107	\$107
9	\$170	\$170	\$157	\$157	\$150	\$150	\$143	\$143	\$131	\$130	\$122	\$122	\$105	\$105
10	\$172	\$172	\$159	\$159	\$152	\$152	\$145	\$145	\$132	\$132	\$123	\$123	\$106	\$105
11	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
12	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
13	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$145	\$145	\$125	\$125
14	\$213	\$213	\$197	\$197	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$132	\$132
15	\$224	\$224	\$206	\$206	\$197	\$197	\$189	\$189	\$171	\$171	\$159	\$159	\$138	\$138
16	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
17	\$234	\$234	\$216	\$216	\$207	\$207	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
18	\$236	\$236	\$218	\$218	\$208	\$208	\$199	\$199	\$181	\$181	\$169	\$169	\$146	\$146
19	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$150	\$150
20	\$249	\$249	\$229	\$229	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$153	\$153
21	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
22	\$265	\$265	\$244	\$244	\$234	\$234	\$224	\$224	\$203	\$203	\$189	\$189	\$163	\$163
23	\$272	\$272	\$251	\$251	\$240	\$240	\$229	\$229	\$208	\$208	\$194	\$194	\$168	\$168
24	\$279	\$279	\$257	\$257	\$246	\$246	\$236	\$236	\$214	\$214	\$199	\$199	\$172	\$172
25	\$288	\$288	\$265	\$265	\$254	\$254	\$243	\$243	\$220	\$220	\$205	\$205	\$177	\$177
26	\$334	\$334	\$308	\$308	\$294	\$294	\$282	\$282	\$255	\$255	\$238	\$238	\$206	\$206
27	\$345	\$345	\$318	\$318	\$305	\$305	\$291	\$291	\$264	\$264	\$246	\$246	\$213	\$213
28	\$358	\$358	\$330	\$330	\$315	\$315	\$302	\$302	\$274	\$274	\$255	\$255	\$220	\$220
29 30	\$372 \$384	\$372 \$384	\$343 \$354	\$343 \$354	\$328 \$339	\$328 \$339	\$314 \$324	\$314 \$324	\$284 \$294	\$284 \$294	\$265 \$274	\$265 \$274	\$229 \$237	\$229 \$237
31	\$399	\$399	\$367	\$367	\$352	\$352	\$336	\$336	\$305	\$305	\$284	\$284	\$246	\$246
32	\$412	\$412	\$380	\$380	\$364	\$364	\$348	\$348	\$316	\$316	\$294	\$294	\$254	\$254
33	\$429	\$429	\$396	\$396	\$379	\$379	\$362	\$362	\$329	\$329	\$306	\$306	\$265	\$265
34	\$439	\$439	\$405	\$405	\$388	\$388	\$371	\$371	\$336	\$336	\$314	\$314	\$271	\$271
35	\$451	\$451	\$416	\$416	\$398	\$398	\$381	\$381	\$346	\$346	\$322	\$322	\$278	\$278
36	\$464	\$464	\$428	\$428	\$409	\$409	\$391	\$391	\$355	\$355	\$331	\$331	\$286	\$286
37	\$475	\$475	\$438	\$438	\$420	\$420	\$401	\$401	\$364	\$364	\$339	\$339	\$293	\$293
38	\$487	\$487	\$449	\$449	\$430	\$430	\$411	\$411	\$373	\$373	\$348	\$348	\$301	\$301
39	\$448	\$448	\$413	\$413	\$395	\$395	\$378	\$378	\$343	\$343	\$320	\$320	\$276	\$276
40	\$455	\$455	\$419	\$419	\$401	\$401	\$384	\$384	\$348	\$348	\$324	\$324	\$280	\$280
41	\$465	\$465	\$429	\$429	\$411	\$411	\$393	\$393	\$356	\$356	\$332	\$332	\$287	\$287
42	\$476	\$476	\$439	\$439	\$420	\$420	\$402	\$402	\$365	\$365	\$340	\$340	\$294	\$294
43	\$487	\$487	\$449	\$449	\$430	\$430	\$411	\$411	\$373	\$373	\$348	\$348	\$300	\$300
44	\$495	\$495	\$456	\$456	\$437	\$437	\$418	\$418	\$379	\$379	\$353	\$353	\$305	\$305
45 46	\$500 \$507	\$500 \$507	\$461 \$468	\$461 \$468	\$441 \$448	\$441 \$448	\$422 \$428	\$422 \$428	\$383 \$389	\$383 \$389	\$357 \$362	\$357 \$362	\$308 \$313	\$308 \$313
46	\$507 \$515	\$507 \$515	\$468 \$475	\$475	\$454	\$448 \$454	\$428 \$435	\$435	\$389 \$394	\$394	\$362 \$368	\$362 \$368	\$318	\$318
47	\$522	\$522	\$482	\$482	\$461	\$461	\$441	\$441	\$400	\$400	\$373	\$373	\$322	\$322
49	\$546	\$546	\$503	\$503	\$482	\$482	\$461	\$461	\$418	\$418	\$390	\$390	\$337	\$337
50	\$569	\$569	\$525	\$525	\$503	\$503	\$481	\$481	\$436	\$436	\$406	\$406	\$351	\$351
51	\$595	\$595	\$548	\$548	\$525	\$525	\$502	\$502	\$455	\$455	\$424	\$424	\$367	\$367
52	\$622	\$622	\$574	\$574	\$549	\$549	\$525	\$525	\$476	\$476	\$444	\$444	\$384	\$384
53	\$650	\$650	\$599	\$599	\$573	\$573	\$548	\$548	\$498	\$498	\$464	\$464	\$401	\$401
54	\$677	\$677	\$624	\$624	\$598	\$598	\$571	\$571	\$519	\$519	\$483	\$483	\$418	\$418
55	\$708	\$708	\$652	\$652	\$625	\$625	\$597	\$597	\$542	\$542	\$505	\$505	\$437	\$437
56	\$738	\$738	\$680	\$680	\$651	\$651	\$622	\$622	\$565	\$565	\$527	\$527	\$455	\$455
57	\$770	\$770	\$710	\$710	\$679	\$679	\$650	\$650	\$590	\$590	\$549	\$549	\$475	\$475
58	\$802	\$802	\$740	\$740	\$708	\$708	\$677	\$677	\$614	\$614	\$573	\$573	\$495	\$495
59	\$824	\$824	\$759	\$759	\$727	\$727	\$695	\$695	\$631	\$631	\$588	\$588	\$508	\$508
60	\$846	\$846	\$780	\$780	\$746	\$746	\$714	\$714	\$648	\$648	\$604	\$604	\$522	\$522
61 62	\$869	\$869 \$893	\$801	\$801	\$767 \$788	\$767 \$788	\$733 \$753	\$733 \$753	\$666 \$684	\$666 \$684	\$620 \$637	\$620 \$637	\$536 \$551	\$536 \$551
62 63	\$893 \$917	\$893 \$917	\$823 \$845	\$823 \$845	\$788 \$809	\$788 \$809	\$753 \$773	\$753 \$773	\$684 \$702	\$684 \$702	\$637 \$654	\$637 \$654	\$551 \$565	\$551 \$565
64	\$917 \$942	\$917	\$868	\$868	\$831	\$831	\$773 \$795	\$773 \$795	\$702	\$702	\$672	\$672	\$581	\$581
65+	\$942	\$942	\$868	\$868	\$831	\$831	\$795	\$795	\$721	\$721	\$672	\$672	\$581	\$581
001	ΨU 1L	ψ0 FL	¥000	<b>4000</b>	ψ <b>υ</b> υ ι	ψ <b>υ</b> υ ι	Ψ, σο	Ψ, σσ	Ψ'-'	Ψ''	ΨU, L	ΨU, L	ψ <b>υ</b> υ ι	ψ <b>υ</b> υ ι

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 2500/100 (2+ Members

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<u> </u>		ea 1		ea 2		a 3		a 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female										
0	\$353 \$287	\$353 \$287	\$325 \$264	\$325 \$264	\$311 \$253	\$311 \$253	\$298 \$242	\$298 \$242	\$270 \$220	\$270 \$220	\$252 \$205	\$252 \$205	\$217 \$177	\$217 \$177
2	\$176	\$176	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
3	\$176	\$176	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
4	\$173	\$173	\$160	\$160	\$153	\$153	\$146	\$146	\$133	\$133	\$124	\$124	\$107	\$107
5	\$162	\$162	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
6	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
7	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
8	\$139	\$139	\$128	\$128	\$123	\$123	\$117	\$117	\$106	\$106	\$99	\$99	\$86	\$86
9	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
10	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
11	\$150	\$150	\$138	\$138	\$132	\$132	\$127	\$127	\$115	\$115	\$107	\$107	\$92	\$92
12	\$167	\$167	\$154	\$154	\$147	\$147	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
13	\$181	\$181	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$129	\$129	\$112	\$112
14	\$194	\$194	\$179	\$179	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
15	\$207	\$207	\$191	\$191	\$183	\$183	\$175	\$175	\$158	\$158	\$148	\$148	\$128	\$128
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17	\$220	\$220	\$203	\$203	\$194	\$194	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
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23	\$245	\$245	\$225	\$225	\$216	\$216	\$206	\$206	\$187	\$187	\$174	\$174	\$151	\$151
24	\$254	\$254	\$234	\$234	\$224	\$224	\$214	\$214	\$194	\$194 \$199	\$181	\$181	\$156	\$156
25 26	\$260 \$272	\$260 \$272	\$240 \$251	\$240 \$251	\$230 \$240	\$230 \$240	\$220 \$229	\$220 \$229	\$199 \$208	\$208	\$186 \$194	\$186 \$194	\$160 \$168	\$160 \$168
26 27	\$315	\$315	\$291	\$291	\$278	\$278	\$266	\$266	\$242	\$242	\$225	\$225	\$194	\$194
28	\$325	\$325	\$300	\$300	\$287	\$287	\$274	\$274	\$242 \$249	\$242	\$232	\$232	\$200	\$200
29 29	\$338	\$338	\$311	\$311	\$298	\$298	\$285	\$285	\$258	\$258	\$241	\$241	\$208	\$208
30	\$349	\$349	\$322	\$322	\$308	\$308	\$295	\$295	\$267	\$267	\$249	\$249	\$215	\$215
31	\$362	\$362	\$333	\$333	\$319	\$319	\$305	\$305	\$277	\$277	\$258	\$258	\$223	\$223
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42	\$393	\$393	\$362	\$362	\$346	\$346	\$331	\$331	\$301	\$301	\$280	\$280	\$242	\$242
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44	\$394	\$394	\$363	\$363	\$348	\$348	\$332	\$332	\$302	\$302	\$281	\$281	\$243	\$243
45 46	\$394	\$394	\$363	\$363	\$347	\$347	\$332	\$332	\$301	\$301	\$281	\$281	\$243	\$243
46	\$394	\$394	\$363	\$363	\$347	\$347	\$332	\$332	\$301	\$301	\$281	\$281	\$243	\$243
47 49	\$393	\$393	\$363 \$264	\$363 \$364	\$347 \$349	\$347 \$349	\$332	\$332 \$333	\$301	\$301	\$281	\$281	\$243 \$244	\$243 \$244
48 49	\$395 \$462	\$395 \$462	\$364 \$426	\$364 \$426	\$349 \$408	\$349 \$408	\$333 \$390	\$333 \$390	\$302 \$354	\$302 \$354	\$282 \$330	\$282 \$330	\$244 \$285	\$244 \$285
50	\$436	\$436	\$402	\$426	\$385	\$385	\$368	\$368	\$334	\$334	\$311	\$330	\$269	\$269
50 51	\$446	\$446	\$412	\$412	\$394	\$394	\$377	\$377	\$342	\$342	\$319	\$319	\$275	\$275
52	\$465	\$465	\$429	\$429	\$411	\$411	\$393	\$393	\$356	\$356	\$332	\$332	\$287	\$287
53	\$485	\$485	\$447	\$447	\$428	\$428	\$409	\$409	\$371	\$371	\$346	\$346	\$299	\$299
54	\$505	\$505	\$465	\$465	\$445	\$445	\$426	\$426	\$386	\$386	\$360	\$360	\$311	\$311
55	\$527	\$527	\$486	\$486	\$465	\$465	\$445	\$445	\$404	\$404	\$376	\$376	\$325	\$325
56	\$548	\$548	\$506	\$506	\$484	\$484	\$463	\$463	\$420	\$420	\$391	\$391	\$338	\$338
57	\$572	\$572	\$527	\$527	\$505	\$505	\$483	\$483	\$438	\$438	\$408	\$408	\$353	\$353
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59	\$613	\$613	\$565	\$565	\$541	\$541	\$517	\$517	\$469	\$469	\$437	\$437	\$378	\$378
60	\$629	\$629	\$580	\$580	\$555	\$555	\$531	\$531	\$482	\$482	\$449	\$449	\$388	\$388
61	\$646	\$646	\$596	\$596	\$570	\$570	\$545	\$545	\$495	\$495	\$461	\$461	\$399	\$399
62	\$663	\$663	\$611	\$611	\$585	\$585	\$560	\$560	\$508	\$508	\$473	\$473	\$409	\$409
63	\$680	\$680	\$627	\$627	\$600	\$600	\$574	\$574	\$521	\$521	\$485	\$485	\$419	\$419
64	\$700	\$700	\$645	\$645	\$617	\$617	\$590	\$590	\$536	\$536	\$499	\$499	\$432	\$432
65+	\$700	\$700	\$645	\$645	\$617	\$617	\$590	\$590	\$536	\$536	\$499	\$499	\$432	\$432

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 3000/100 (1 Member)

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0	\$335 \$243	\$335 \$243	\$309	\$309 \$224	\$295	\$295 \$214	\$283 \$205	\$283 \$205	\$256 \$186	\$256 \$186	\$239 \$173	\$239 \$173	\$206 \$149	\$206 \$149
2	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
3	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
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6	\$164	\$164	\$151	\$151	\$145	\$145	\$138	\$138	\$126	\$126	\$117	\$117	\$101	\$101
7	\$157	\$157	\$145	\$145	\$139	\$139	\$133	\$133	\$120	\$120	\$112	\$112	\$97	\$97
8	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
9	\$156	\$156	\$144	\$144	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
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13	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
14	\$188	\$188	\$174	\$174	\$166	\$166	\$159	\$159	\$144	\$144	\$134	\$134	\$116	\$116
15	\$194	\$194	\$179	\$179	\$171	\$171	\$164	\$164	\$148	\$148	\$138	\$138	\$119	\$119
16 17	\$199 \$203	\$199 \$203	\$184 \$187	\$184 \$187	\$176 \$179	\$176 \$179	\$168 \$171	\$168 \$171	\$153 \$155	\$153 \$155	\$142 \$145	\$142 \$145	\$123 \$125	\$123 \$125
17	\$205 \$205	\$205	\$189	\$189	\$179 \$181	\$179 \$181	\$173	\$171 \$173	\$155 \$157	\$155	\$146	\$145	\$126	\$126
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29	\$311	\$311	\$286	\$286	\$274	\$274	\$262	\$262	\$238	\$238	\$222	\$222	\$191	\$191
30	\$324	\$324	\$299	\$299	\$286	\$286	\$274	\$274	\$248	\$248	\$231	\$231	\$200	\$200
31 32	\$337 \$352	\$337 \$352	\$311 \$324	\$311 \$324	\$297 \$310	\$297 \$310	\$284 \$297	\$284 \$297	\$258 \$269	\$258 \$269	\$241 \$251	\$241 \$251	\$208 \$217	\$208 \$217
33	\$366	\$366	\$337	\$337	\$323	\$323	\$308	\$308	\$280	\$280	\$261	\$261	\$225	\$225
34	\$376	\$376	\$347	\$347	\$332	\$332	\$317	\$317	\$288	\$288	\$268	\$268	\$232	\$232
35	\$388	\$388	\$358	\$358	\$342	\$342	\$327	\$327	\$297	\$297	\$277	\$277	\$239	\$239
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40	\$407	\$407	\$375	\$375	\$359	\$359	\$343	\$343	\$312	\$312	\$290	\$290	\$251	\$251
41	\$413	\$413	\$381	\$381	\$365	\$365	\$349	\$349	\$316	\$316	\$295	\$295	\$255	\$255
42	\$426	\$426	\$392	\$392	\$376	\$376	\$359	\$359	\$326	\$326	\$304	\$304	\$262	\$262
43	\$437	\$437	\$402	\$402	\$385	\$385	\$368	\$368	\$334	\$334	\$312	\$312	\$269	\$269
44	\$444	\$444	\$409	\$409	\$392	\$392	\$375	\$375	\$340	\$340	\$317	\$317	\$274	\$274
45 46	\$451 \$450	\$451 \$450	\$416	\$416	\$398 \$404	\$398	\$381	\$381	\$345 \$251	\$345 \$251	\$322	\$322	\$278	\$278
46 47	\$458 \$466	\$458 \$466	\$423 \$429	\$423 \$429	\$404 \$411	\$404 \$411	\$387 \$393	\$387 \$393	\$351 \$357	\$351 \$357	\$327 \$332	\$327 \$332	\$283 \$287	\$283 \$287
47	\$473	\$473	\$436	\$436	\$418	\$418	\$399	\$399	\$362	\$362	\$338	\$338	\$292	\$292
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50	\$519	\$519	\$478	\$478	\$458	\$458	\$438	\$438	\$397	\$397	\$370	\$370	\$320	\$320
51	\$543	\$543	\$501	\$501	\$480	\$480	\$459	\$459	\$416	\$416	\$388	\$388	\$335	\$335
52	\$570	\$570	\$525	\$525	\$503	\$503	\$481	\$481	\$436	\$436	\$407	\$407	\$351	\$351
53	\$597	\$597	\$551	\$551	\$527	\$527	\$504	\$504	\$457	\$457	\$426	\$426	\$368	\$368
54	\$624	\$624	\$575	\$575	\$551	\$551	\$527	\$527	\$478	\$478	\$445	\$445	\$385	\$385
55	\$653	\$653	\$602	\$602	\$576	\$576	\$551	\$551	\$500	\$500	\$466	\$466	\$403	\$403
56	\$685	\$685	\$631	\$631	\$604	\$604	\$578	\$578	\$524	\$524	\$489	\$489	\$422	\$422
57	\$715	\$715	\$660	\$660	\$631	\$631	\$604	\$604	\$548	\$548	\$511	\$511	\$441	\$441
58	\$748	\$748	\$689	\$689	\$660	\$660	\$631	\$631	\$573	\$573	\$534	\$534	\$461	\$461
59	\$769	\$769	\$709	\$709	\$679	\$679	\$649	\$649	\$589	\$589	\$549	\$549	\$474	\$474
60 61	\$791 \$815	\$791 \$815	\$729 \$751	\$729 \$751	\$698 \$719	\$698 \$719	\$667 \$687	\$667 \$687	\$606 \$624	\$606 \$624	\$565 \$581	\$565 \$581	\$488 \$502	\$488 \$502
61 62	\$838	\$838	\$751 \$773	\$751 \$773	\$719 \$740	\$719 \$740	\$707	\$687 \$707	\$642	\$624 \$642	\$598	\$598	\$502 \$517	\$502 \$517
63	яозо \$863	\$863	\$773 \$795	\$773 \$795	\$740 \$761	\$740 \$761	\$707 \$728	\$707 \$728	\$661	\$661	\$616	\$616	\$532	\$532
64	\$888	\$888	\$819	\$819	\$784	\$784	\$750	\$750	\$680	\$680	\$634	\$634	\$548	\$548
65+	\$888	\$888	\$819	\$819	\$784	\$784	\$750	\$750	\$680	\$680	\$634	\$634	\$548	\$548
001	Ψυσσ	ψοσσ	ΨΟΙΟ	ΨΟΙΟ	ψ, υπ	ψ, 0-	ψ, σσ	ψ, ου	ΨΟΟΟ	ΨΟΟΟ	ΨΟΟΤ	ΨΟΟΤ	ψυπυ	ΨΟΤΟ

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 3000/100 (2+ Members

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	Male	Female	Male	Female	Male	Female								
0	\$296	\$296	\$273	\$273	\$261	\$261	\$250	\$250	\$227	\$227	\$211	\$211	\$183	\$183
1	\$231	\$231	\$213	\$213	\$204	\$204	\$195	\$195	\$177	\$177	\$165	\$165	\$142	\$142
2	\$157	\$157	\$145	\$145	\$138	\$138	\$132	\$132	\$120	\$120	\$112	\$112	\$97	\$97
3	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$95	\$95
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7	\$133	\$133 \$130	\$123 \$120	\$123 \$120	\$118 \$114	\$118 \$114	\$112 \$109	\$112 \$109	\$102 \$99	\$102 \$99	\$95 \$92	\$95 \$92	\$82 \$80	\$82 \$80
8 9	\$130 \$130	\$130	\$120	\$120	\$115	\$114	\$109	\$109	\$100	\$100	\$92 \$93	\$93	\$80 \$80	\$80
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17	\$186	\$186	\$171	\$171	\$164	\$164	\$157	\$157	\$142	\$142	\$133	\$133	\$115	\$115
18	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$140	\$140	\$131	\$131	\$113	\$113
19 20	\$184 \$189	\$184 \$189	\$170 \$174	\$170 \$174	\$163 \$166	\$163 \$166	\$155 \$159	\$155 \$159	\$141 \$144	\$141 \$144	\$131 \$134	\$131 \$134	\$114 \$116	\$114 \$116
20	\$193	\$193	\$174	\$174 \$178	\$171	\$171	\$163	\$163	\$144	\$144	\$138	\$138	\$119	\$119
22	\$197	\$197	\$182	\$182	\$174	\$174	\$167	\$167	\$151	\$151	\$141	\$141	\$122	\$122
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24	\$208	\$208	\$192	\$192	\$184	\$184	\$176	\$176	\$159	\$159	\$148	\$148	\$128	\$128
25	\$212	\$212	\$196	\$196	\$187	\$187	\$179	\$179	\$163	\$163	\$152	\$152	\$131	\$131
26	\$248	\$248	\$229	\$229	\$219	\$219	\$209	\$209	\$190	\$190	\$177	\$177	\$153	\$153
27	\$258	\$258	\$238	\$238	\$228	\$228	\$218	\$218	\$197	\$197	\$184	\$184	\$159	\$159
28	\$268	\$268	\$247	\$247	\$237	\$237	\$226	\$226	\$205	\$205	\$191	\$191	\$165	\$165
29	\$280	\$280	\$258	\$258	\$247	\$247	\$236	\$236	\$214	\$214	\$200	\$200	\$173	\$173
30 31	\$290 \$302	\$290 \$302	\$267 \$279	\$267 \$279	\$256 \$267	\$256 \$267	\$245 \$255	\$245 \$255	\$222 \$231	\$222 \$231	\$207 \$216	\$207 \$216	\$179 \$186	\$179 \$186
32	\$302 \$315	\$315	\$290	\$290	\$278	\$278	\$266	\$266	\$241	\$241	\$225	\$225	\$194	\$194
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34	\$337	\$337	\$311	\$311	\$298	\$298	\$284	\$284	\$258	\$258	\$241	\$241	\$208	\$208
35	\$346	\$346	\$319	\$319	\$306	\$306	\$292	\$292	\$265	\$265	\$247	\$247	\$214	\$214
36	\$359	\$359	\$331	\$331	\$317	\$317	\$303	\$303	\$275	\$275	\$256	\$256	\$221	\$221
37	\$370	\$370	\$341	\$341	\$326	\$326	\$312	\$312	\$283	\$283	\$264	\$264	\$228	\$228
38	\$380	\$380	\$351	\$351	\$336	\$336	\$321	\$321	\$291	\$291	\$271	\$271	\$234	\$234
39	\$380	\$380	\$350	\$350	\$335	\$335	\$321	\$321	\$291	\$291	\$271	\$271	\$234	\$234
40 41	\$380	\$380	\$350	\$350	\$335	\$335	\$321	\$321	\$291	\$291	\$271	\$271	\$234	\$234
41	\$380 \$338	\$380 \$338	\$350 \$311	\$350 \$311	\$335 \$298	\$335 \$298	\$321 \$285	\$321 \$285	\$291 \$259	\$291 \$259	\$271 \$241	\$271 \$241	\$234 \$208	\$234 \$208
43	\$339	\$339	\$313	\$313	\$299	\$299	\$286	\$286	\$260	\$260	\$242	\$242	\$209	\$209
44	\$342	\$342	\$315	\$315	\$302	\$302	\$288	\$288	\$262	\$262	\$244	\$244	\$211	\$211
45	\$344	\$344	\$317	\$317	\$304	\$304	\$290	\$290	\$264	\$264	\$246	\$246	\$212	\$212
46	\$348	\$348	\$321	\$321	\$307	\$307	\$293	\$293	\$266	\$266	\$248	\$248	\$214	\$214
47	\$349	\$349	\$322	\$322	\$308	\$308	\$295	\$295	\$268	\$268	\$249	\$249	\$215	\$215
48	\$354	\$354	\$326	\$326	\$312	\$312	\$298	\$298	\$271	\$271	\$252	\$252	\$218	\$218
49	\$415	\$415	\$382	\$382	\$366	\$366	\$350	\$350	\$318	\$318	\$296	\$296	\$256	\$256
50 51	\$396	\$396	\$365	\$365 \$375	\$349	\$349	\$334	\$334	\$303	\$303	\$283	\$283	\$244	\$244
51 52	\$406 \$427	\$406 \$427	\$375 \$394	\$375 \$394	\$359 \$377	\$359 \$377	\$343 \$360	\$343 \$360	\$311 \$327	\$311 \$327	\$290 \$305	\$290 \$305	\$250 \$263	\$250 \$263
52 53	\$446	\$446	\$394 \$412	\$394 \$412	\$377 \$394	\$394	\$377	\$300	\$342	\$342	\$305	\$305	\$275	\$275
54	\$466	\$466	\$430	\$430	\$411	\$411	\$393	\$393	\$357	\$357	\$333	\$333	\$287	\$287
55	\$489	\$489	\$450	\$450	\$431	\$431	\$412	\$412	\$374	\$374	\$349	\$349	\$301	\$301
56	\$510	\$510	\$470	\$470	\$450	\$450	\$431	\$431	\$391	\$391	\$364	\$364	\$315	\$315
57	\$533	\$533	\$492	\$492	\$471	\$471	\$450	\$450	\$408	\$408	\$381	\$381	\$329	\$329
58	\$558	\$558	\$515	\$515	\$493	\$493	\$471	\$471	\$428	\$428	\$399	\$399	\$344	\$344
59	\$575	\$575	\$530	\$530	\$507	\$507	\$485	\$485	\$440	\$440	\$410	\$410	\$354	\$354
60	\$591	\$591	\$545	\$545	\$522	\$522	\$499	\$499	\$453	\$453	\$422	\$422	\$365	\$365
61	\$608	\$608	\$561	\$561	\$537	\$537	\$513	\$513	\$466	\$466	\$434	\$434	\$375	\$375
62 63	\$625 \$642	\$625 \$642	\$576 \$592	\$576 \$592	\$551 \$566	\$551 \$566	\$527 \$542	\$527 \$542	\$478 \$491	\$478 \$491	\$446 \$458	\$446 \$458	\$385 \$396	\$385 \$396
64	\$661	\$661	\$609	\$609	\$583	\$583	\$558	\$558	\$506	\$506	\$458 \$472	\$458 \$472	\$408	\$396 \$408
65+	\$661	\$661	\$609	\$609	\$583	\$583	\$558	\$558	\$506	\$506	\$472	\$472	\$408	\$408
55 ;	¥001	Ψ <b>0</b> 01	<b>4000</b>	<b>4000</b>	¥000	<b>4000</b>	<b>#</b> 000	<b>4000</b>	¥000	<b>4000</b>	¥ 17 L	Ψ 1.7 ⊆	ψ.00	ψ.50

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 5000/100 (1 Member)

Individual									4-C011	ιραιισι	3 300	0/100	( i ivie	mber)
Rate Calcu									Δ		A		A	- 7
	Are Male	Female	Male	Female	Male	ea 3 Female	Male	ea 4 Female	Male	ea 5 Female	Male	Female	Male	ea 7 Female
	\$240	\$240	\$221	\$221	\$212	\$212	\$202	\$202	\$184	\$184	\$171	\$171	\$148	\$148
0	\$146	\$146	\$135	\$135	\$129	\$129	\$123	\$123	\$112	\$184	\$104	\$171	\$90	\$90
2	\$110	\$110	\$101	\$101	\$97	\$97	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
3	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
4	\$110	\$110	\$101	\$101	\$97	\$97	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
5	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
6	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
7	\$110	\$110	\$101	\$101	\$97	\$97	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
8	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$66	\$66
9	\$108	\$108	\$99	\$99	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$66	\$66
10	\$108	\$108	\$100	\$100	\$96	\$96	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
11	\$110	\$110	\$101	\$101	\$97	\$97	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
12	\$110	\$110	\$101	\$101	\$97	\$97	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
13	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
14	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$69	\$69
15	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
16	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
17	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
18	\$112	\$112	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$80	\$80	\$69	\$69
19	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
20	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
21 22	\$127 \$127	\$127 \$127	\$117 \$117	\$117 \$117	\$112 \$112	\$112 \$112	\$107 \$107	\$107 \$107	\$97 \$97	\$97 \$97	\$90 \$91	\$90 \$91	\$78 \$78	\$78 \$78
22	\$115	\$115	\$117 \$106	\$117 \$106	\$101	\$101	\$107	\$107	\$97 \$88	\$88	\$82	\$82	\$78 \$71	\$78 \$71
23 24	\$115	\$115	\$106	\$106	\$101	\$101	\$97 \$97	\$97 \$97	эоо \$88	\$00 \$88	ъо∠ \$82	\$82	\$71 \$70	\$70
25	\$115	\$115 \$115	\$106	\$106	\$101	\$101	\$97	\$97 \$97	\$88	\$88	\$82	\$82	\$70 \$71	\$70 \$71
26	\$136	\$136	\$125	\$125	\$120	\$120	\$114	\$114	\$104	\$104	\$97	\$97	\$84	\$84
27	\$141	\$141	\$130	\$130	\$125	\$125	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
28	\$145	\$145	\$134	\$134	\$128	\$128	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
29	\$151	\$151	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
30	\$158	\$158	\$145	\$145	\$139	\$139	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
31	\$166	\$166	\$153	\$153	\$147	\$147	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
32	\$172	\$172	\$158	\$158	\$152	\$152	\$145	\$145	\$132	\$132	\$123	\$123	\$106	\$106
33	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
34	\$187	\$187	\$172	\$172	\$165	\$165	\$157	\$157	\$143	\$143	\$133	\$133	\$115	\$115
35	\$194	\$194	\$179	\$179	\$172	\$172	\$164	\$164	\$149	\$149	\$139	\$139	\$120	\$120
36	\$202	\$202	\$186	\$186	\$178	\$178	\$171	\$171	\$155	\$155	\$144	\$144	\$125	\$125
37	\$210	\$210	\$194	\$194	\$186	\$186	\$178	\$178	\$161	\$161	\$150	\$150	\$130	\$130
38	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$167	\$167	\$156	\$156	\$135	\$135
39	\$210	\$210	\$194	\$194	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$129	\$129
40	\$215	\$215	\$198	\$198	\$190	\$190	\$181	\$181	\$165	\$165	\$153	\$153	\$132	\$132
41	\$226	\$226	\$208	\$208	\$199	\$199	\$190	\$190	\$173	\$173	\$161	\$161	\$139	\$139
42	\$239	\$239	\$220	\$220	\$211	\$211	\$201	\$201	\$183	\$183	\$170	\$170	\$147	\$147
43 44	\$249 \$260	\$249 \$260	\$230 \$240	\$230	\$220 \$230	\$220 \$230	\$210 \$220	\$210 \$220	\$191 \$199	\$191 \$199	\$178 \$196	\$178 \$196	\$154 \$160	\$154 \$160
44	\$260	\$260	\$240	\$240 \$252	\$230	\$230	\$230	\$230	\$209	\$199	\$186 \$195	\$186 \$195	\$160 \$168	\$160 \$168
45 46	\$284	\$284	\$262	\$262	\$251	\$251	\$230 \$240	\$240	\$217	\$217	\$203	\$203	\$175	\$175
47	\$297	\$297	\$274	\$274	\$262	\$262	\$250	\$250	\$227	\$227	\$212	\$212	\$183	\$183
48	\$311	\$311	\$287	\$287	\$274	\$274	\$262	\$262	\$238	\$238	\$222	\$222	\$192	\$192
49	\$330	\$330	\$304	\$304	\$291	\$291	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
50	\$348	\$348	\$320	\$320	\$307	\$307	\$293	\$293	\$266	\$266	\$248	\$248	\$214	\$214
51	\$369	\$369	\$340	\$340	\$326	\$326	\$311	\$311	\$283	\$283	\$263	\$263	\$228	\$228
52	\$392	\$392	\$361	\$361	\$346	\$346	\$331	\$331	\$300	\$300	\$280	\$280	\$242	\$242
53	\$414	\$414	\$382	\$382	\$365	\$365	\$349	\$349	\$317	\$317	\$295	\$295	\$255	\$255
54	\$437	\$437	\$403	\$403	\$386	\$386	\$369	\$369	\$335	\$335	\$312	\$312	\$270	\$270
55	\$462	\$462	\$426	\$426	\$408	\$408	\$390	\$390	\$354	\$354	\$330	\$330	\$285	\$285
56	\$488	\$488	\$450	\$450	\$431	\$431	\$412	\$412	\$374	\$374	\$348	\$348	\$301	\$301
57	\$515	\$515	\$475	\$475	\$455	\$455	\$435	\$435	\$394	\$394	\$368	\$368	\$318	\$318
58	\$544	\$544	\$501	\$501	\$480	\$480	\$459	\$459	\$416	\$416	\$388	\$388	\$335	\$335
59	\$562	\$562	\$518	\$518	\$496	\$496	\$474	\$474	\$430	\$430	\$401	\$401	\$346	\$346
60	\$580	\$580	\$535	\$535	\$512	\$512	\$489	\$489	\$444	\$444	\$414	\$414	\$358	\$358
61	\$600	\$600	\$553	\$553	\$530	\$530	\$506	\$506	\$460	\$460	\$428	\$428	\$370	\$370
62	\$620	\$620	\$572	\$572	\$547	\$547	\$523	\$523	\$475	\$475	\$443	\$443	\$382	\$382
63	\$642	\$642	\$592	\$592	\$566	\$566	\$542	\$542	\$492	\$492	\$458	\$458	\$396	\$396
64	\$663	\$663	\$611	\$611	\$585	\$585	\$559	\$559	\$507	\$507	\$473	\$473	\$409	\$409
65+	\$663	\$663	\$611	\$611	\$585	\$585	\$559	\$559	\$507	\$507	\$473	\$473	\$409	\$409

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 5000/100 (2+ Members

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Rate Calcu			_							NO 5	Λ	na 6	Λ	2 7
<b>—</b>	Are Male	ea 1 Female	Male	ea 2 Female	Male	ea 3 Female	Male	a 4 Female	Male	ea 5 Female	Male	ea 6 Female	Male	Female
0	\$200	\$200	\$184	\$184	\$176	\$176	\$168	\$168	\$153	\$153	\$142	\$142	\$123	\$123
1	\$122	\$122	\$113	\$113	\$108	\$108	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
2	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
3	\$91	\$91	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
4	\$91	\$91	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
5	\$91	\$91	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
6	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
7	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
8	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
9	\$90	\$90	\$83	\$83	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
10	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$68	\$68	\$64	\$64	\$55	\$55
11	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
12 13	\$91 \$92	\$91 \$92	\$84 \$85	\$84 \$85	\$81 \$81	\$81 \$81	\$77 \$77	\$77 \$77	\$70 \$70	\$70 \$70	\$65 \$65	\$65 \$65	\$56 \$56	\$56 \$56
14	\$93	\$93	\$86	\$86	\$82	\$82	\$77 \$79	\$77 \$79	\$70 \$71	\$70 \$71	\$66	\$66	\$50 \$57	\$50 \$57
15	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$66	\$66	\$57	\$57
16	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$66	\$66	\$57	\$57
17	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$66	\$66	\$57	\$57
18	\$93	\$93	\$86	\$86	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
19	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$67	\$67	\$57	\$57
20	\$106	\$106	\$98	\$98	\$94	\$94	\$90	\$90	\$81	\$81	\$76	\$76	\$65	\$65
21	\$106	\$106	\$98	\$98	\$94	\$94	\$90	\$90	\$81	\$81	\$76	\$76	\$65	\$65
22	\$106	\$106	\$98	\$98	\$94	\$94	\$89	\$89	\$81	\$81	\$76	\$76	\$65	\$65
23	\$95	\$95	\$87	\$87	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$58	\$58
24	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$58	\$58
25 26	\$95 \$102	\$95 \$102	\$88 \$94	\$88 \$94	\$84 \$90	\$84 \$90	\$80 \$86	\$80 \$86	\$73 \$78	\$73 \$78	\$68 \$72	\$68 \$72	\$59 \$62	\$59 \$62
27	\$118	\$118	\$109	\$109	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$73	\$73
28	\$122	\$122	\$113	\$113	\$108	\$108	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
29	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
30	\$132	\$132	\$122	\$122	\$117	\$117	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
31	\$138	\$138	\$127	\$127	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
32	\$145	\$145	\$133	\$133	\$128	\$128	\$122	\$122	\$111	\$111	\$103	\$103	\$89	\$89
33	\$150	\$150	\$138	\$138	\$132	\$132	\$127	\$127	\$115	\$115	\$107	\$107	\$92	\$92
34	\$157	\$157	\$145	\$145	\$139	\$139	\$132	\$132	\$120	\$120	\$112	\$112	\$97	\$97
35	\$162	\$162	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
36	\$169	\$169	\$155	\$155	\$149	\$149	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
37 38	\$178 \$183	\$178 \$183	\$164 \$169	\$164 \$169	\$157 \$161	\$157 \$161	\$150 \$154	\$150 \$154	\$136 \$140	\$136 \$140	\$127 \$130	\$127 \$130	\$109 \$113	\$109 \$113
39	\$169	\$169	\$156	\$156	\$149	\$149	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
40	\$171	\$171	\$157	\$157	\$150	\$150	\$144	\$144	\$131	\$131	\$122	\$122	\$105	\$105
41	\$174	\$174	\$161	\$161	\$154	\$154	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
42	\$178	\$178	\$164	\$164	\$157	\$157	\$150	\$150	\$136	\$136	\$127	\$127	\$109	\$109
43	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
44	\$190	\$190	\$175	\$175	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$117	\$117
45	\$198	\$198	\$182	\$182	\$175	\$175	\$167	\$167	\$151	\$151	\$141	\$141	\$122	\$122
46	\$207	\$207	\$191	\$191	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
47 49	\$216	\$216	\$199 \$207	\$199 \$207	\$191 \$100	\$191 \$100	\$182 \$100	\$182 \$100	\$166 \$172	\$166 \$172	\$154 \$161	\$154 \$161	\$133	\$133
48 49	\$225 \$240	\$225 \$240	\$207 \$221	\$207 \$221	\$199 \$212	\$199 \$212	\$190 \$203	\$190 \$203	\$172 \$184	\$172 \$184	\$161 \$171	\$161 \$171	\$139 \$148	\$139 \$148
50	\$253	\$253	\$233	\$233	\$223	\$223	\$213	\$213	\$193	\$193	\$180	\$180	\$156	\$156
51	\$269	\$269	\$248	\$248	\$237	\$237	\$227	\$227	\$206	\$206	\$192	\$192	\$166	\$166
52	\$284	\$284	\$262	\$262	\$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$175	\$175
53	\$300	\$300	\$277	\$277	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185	\$185
54	\$320	\$320	\$295	\$295	\$283	\$283	\$270	\$270	\$245	\$245	\$228	\$228	\$197	\$197
55	\$339	\$339	\$312	\$312	\$299	\$299	\$286	\$286	\$259	\$259	\$242	\$242	\$209	\$209
56	\$360	\$360	\$332	\$332	\$318	\$318	\$304	\$304	\$276	\$276	\$257	\$257	\$222	\$222
57	\$382	\$382	\$352	\$352	\$337	\$337	\$322	\$322	\$292	\$292	\$273	\$273	\$236	\$236
58	\$405	\$405	\$374	\$374	\$358	\$358	\$342	\$342	\$310	\$310	\$289	\$289	\$250	\$250
59	\$420	\$420	\$387	\$387	\$370	\$370	\$354	\$354	\$321	\$321	\$300	\$300	\$259	\$259
60 61	\$436 \$455	\$436 \$455	\$402	\$402	\$385 \$402	\$385	\$368 \$384	\$368 \$384	\$334	\$334 \$349	\$311	\$311	\$269	\$269
61 62	\$455 \$472	\$455 \$472	\$420 \$435	\$420 \$435	\$402 \$416	\$402 \$416	\$384 \$398	\$384 \$398	\$349 \$361	\$349 \$361	\$325 \$337	\$325 \$337	\$281 \$291	\$281 \$291
63	\$489	\$489	\$455 \$451	\$451	\$431	\$431	\$413	\$413	\$374	\$374	\$349	\$349	\$301	\$301
64	\$510	\$510	\$470	\$470	\$450	\$450	\$430	\$430	\$390	\$390	\$364	\$364	\$314	\$314
65+	\$510	\$510	\$470	\$470	\$450	\$450	\$430	\$430	\$390	\$390	\$364	\$364	\$314	\$314

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 1500/100 (1 Member)

Individual									1300	/100 (	I IVICII	ibei)		
Rate Calcu												_		
	Are			ea 2		ea 3		a 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$548	\$548	\$505	\$505	\$483	\$483	\$462	\$462	\$419	\$419	\$391	\$391	\$338	\$338
1	\$371	\$371	\$342	\$342	\$327	\$327	\$313	\$313	\$284	\$284	\$265	\$265	\$229	\$229
2	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
3	\$253	\$253	\$233	\$233	\$223	\$223	\$213	\$213	\$193	\$193	\$180	\$180	\$156	\$156
4	\$251	\$251	\$231	\$231	\$221	\$221	\$211	\$211	\$192	\$192	\$179	\$179	\$154	\$154
5	\$242	\$242	\$223	\$223	\$214	\$214	\$204	\$204	\$185	\$185	\$173	\$173	\$149	\$149
6 7	\$231 \$222	\$231 \$222	\$213 \$204	\$213 \$204	\$204 \$196	\$204 \$196	\$195 \$187	\$195 \$187	\$177 \$170	\$177 \$170	\$165 \$158	\$165 \$158	\$142 \$137	\$142 \$137
8	\$216	\$216	\$199	\$199	\$191	\$190	\$182	\$182	\$170 \$165	\$170 \$165	\$154	\$154	\$133	\$133
9	\$217	\$217	\$200	\$200	\$192	\$192	\$183	\$183	\$166	\$166	\$155	\$155	\$134	\$134
10	\$219	\$217	\$202	\$202	\$193	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
11	\$228	\$228	\$210	\$210	\$201	\$201	\$192	\$192	\$175	\$175	\$163	\$163	\$141	\$141
12	\$244	\$244	\$225	\$225	\$216	\$216	\$206	\$206	\$187	\$187	\$174	\$174	\$151	\$151
13	\$259	\$259	\$239	\$239	\$229	\$229	\$219	\$219	\$198	\$198	\$185	\$185	\$160	\$160
14	\$273	\$273	\$252	\$252	\$241	\$241	\$230	\$230	\$209	\$209	\$195	\$195	\$168	\$168
15	\$287	\$287	\$264	\$264	\$253	\$253	\$242	\$242	\$219	\$219	\$205	\$205	\$177	\$177
16	\$295	\$295	\$272	\$272	\$260	\$260	\$249	\$249	\$226	\$226	\$210	\$210	\$182	\$182
17	\$300	\$300	\$276	\$276	\$264	\$264	\$253	\$253	\$229	\$229	\$214	\$214	\$185	\$185
18	\$301	\$301	\$277	\$277	\$266	\$266	\$254	\$254	\$230	\$230	\$215	\$215	\$186	\$186
19	\$310	\$310	\$286	\$286	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
20	\$320	\$320	\$295	\$295	\$282	\$282	\$270	\$270	\$245	\$245	\$228	\$228	\$197	\$197
21	\$328	\$328	\$303	\$303	\$290	\$290	\$277	\$277	\$251	\$251	\$234	\$234	\$202	\$202
22	\$338	\$338	\$311	\$311	\$298	\$298	\$285	\$285	\$259	\$259	\$241	\$241	\$208	\$208
23	\$347	\$347	\$320	\$320	\$306	\$306	\$293	\$293	\$265	\$265	\$247	\$247	\$214	\$214
24	\$356	\$356	\$328	\$328	\$314	\$314	\$300	\$300	\$273	\$273	\$254	\$254	\$220	\$220
25	\$411	\$411	\$379	\$379	\$362	\$362	\$346	\$346	\$314	\$314	\$293	\$293	\$253	\$253
26	\$423	\$423	\$390	\$390	\$373	\$373	\$357	\$357	\$324	\$324	\$302	\$302	\$261	\$261
27	\$435	\$435	\$401	\$401	\$383	\$383	\$367	\$367	\$333	\$333	\$310	\$310	\$268	\$268
28	\$447	\$447	\$412	\$412	\$394	\$394	\$377	\$377	\$342	\$342	\$319	\$319	\$275	\$275
29 30	\$461 \$473	\$461 \$473	\$425 \$436	\$425 \$436	\$406 \$417	\$406 \$417	\$389 \$399	\$389 \$399	\$353 \$362	\$353 \$362	\$329 \$337	\$329 \$337	\$284 \$291	\$284 \$291
31	\$488	\$488	\$450	\$450	\$430	\$430	\$412	\$412	\$374	\$374	\$348	\$348	\$301	\$301
32	\$501	\$501	\$462	\$462	\$442	\$442	\$423	\$423	\$384	\$384	\$358	\$358	\$309	\$309
33	\$517	\$517	\$477	\$477	\$456	\$456	\$436	\$436	\$396	\$396	\$369	\$369	\$319	\$319
34	\$527	\$527	\$486	\$486	\$465	\$465	\$445	\$445	\$404	\$404	\$376	\$376	\$325	\$325
35	\$538	\$538	\$496	\$496	\$475	\$475	\$454	\$454	\$412	\$412	\$384	\$384	\$332	\$332
36	\$548	\$548	\$505	\$505	\$483	\$483	\$462	\$462	\$419	\$419	\$391	\$391	\$338	\$338
37	\$559	\$559	\$516	\$516	\$494	\$494	\$472	\$472	\$428	\$428	\$399	\$399	\$345	\$345
38	\$570	\$570	\$525	\$525	\$503	\$503	\$481	\$481	\$436	\$436	\$407	\$407	\$351	\$351
39	\$585	\$585	\$539	\$539	\$516	\$516	\$494	\$494	\$448	\$448	\$418	\$418	\$361	\$361
40	\$601	\$601	\$554	\$554	\$530	\$530	\$507	\$507	\$460	\$460	\$429	\$429	\$370	\$370
41	\$615	\$615	\$567	\$567	\$543	\$543	\$519	\$519	\$471	\$471	\$439	\$439	\$379	\$379
42	\$631	\$631	\$582	\$582	\$557	\$557	\$533	\$533	\$483	\$483	\$451	\$451	\$389	\$389
43	\$580	\$580	\$535	\$535	\$512	\$512	\$489	\$489	\$444	\$444	\$414	\$414	\$358	\$358
44 45	\$585 \$590	\$585 \$590	\$539 \$544	\$539 \$544	\$516 \$521	\$516	\$494 \$498	\$494 \$498	\$448 \$452	\$448 \$452	\$417 \$421	\$417 \$421	\$361 \$364	\$361 \$364
45 46	\$590 \$598	\$590 \$598	\$551	\$551	\$527	\$521 \$527	\$504	\$504	\$452 \$458	\$452 \$458	\$421 \$427	\$427	\$369	\$369
47	\$603	\$603	\$556	\$556	\$533	\$533	\$504 \$509	\$50 <del>4</del> \$509	\$462	\$462	\$431	\$431	\$372	\$372
48	\$609	\$609	\$561	\$561	\$537	\$537	\$514	\$514	\$466	\$466	\$434	\$434	\$375	\$375
49	\$716	\$716	\$660	\$660	\$632	\$632	\$604	\$604	\$548	\$548	\$511	\$511	\$441	\$441
50	\$681	\$681	\$628	\$628	\$601	\$601	\$575	\$575	\$522	\$522	\$486	\$486	\$420	\$420
51	\$698	\$698	\$643	\$643	\$616	\$616	\$589	\$589	\$534	\$534	\$498	\$498	\$430	\$430
52	\$731	\$731	\$674	\$674	\$645	\$645	\$617	\$617	\$560	\$560	\$522	\$522	\$451	\$451
53	\$766	\$766	\$706	\$706	\$676	\$676	\$646	\$646	\$586	\$586	\$546	\$546	\$472	\$472
54	\$795	\$795	\$733	\$733	\$702	\$702	\$671	\$671	\$609	\$609	\$567	\$567	\$490	\$490
55	\$827	\$827	\$763	\$763	\$730	\$730	\$698	\$698	\$634	\$634	\$590	\$590	\$510	\$510
56	\$861	\$861	\$794	\$794	\$760	\$760	\$726	\$726	\$659	\$659	\$614	\$614	\$531	\$531
57 50	\$895	\$895	\$825	\$825	\$790	\$790	\$755	\$755	\$685	\$685	\$639	\$639	\$552	\$552
58 50	\$930	\$930	\$858 \$074	\$858 \$974	\$821	\$821	\$785	\$785	\$712 \$726	\$712 \$726	\$664 \$677	\$664	\$574 \$505	\$574
59 60	\$948	\$948 \$968	\$874	\$874	\$837	\$837	\$800	\$800	\$726 \$742	\$726 \$742	\$677	\$677 \$601	\$585 \$507	\$585 \$507
60 61	\$968 \$990	\$968 \$990	\$893 \$913	\$893 \$913	\$855 \$874	\$855 \$874	\$817 \$835	\$817 \$835	\$742 \$758	\$742 \$758	\$691 \$707	\$691 \$707	\$597 \$611	\$597 \$611
62	\$1,010	\$1,010	\$932	\$932	\$892	\$892	\$853	\$853	\$774	\$774	\$707 \$721	\$707	\$623	\$623
63	\$1,010	\$1,010	\$952	\$952	\$911	\$911	\$871	\$871	\$774	\$774	\$737	\$737	\$637	\$637
64		\$1,056	\$973	\$973	\$932	\$932	\$891	\$891	\$808	\$808	\$754	\$754	\$651	\$651
65+		\$1,056	\$973	\$973	\$932	\$932	\$891	\$891	\$808	\$808	\$754	\$754	\$651	\$651
		. ,												

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 1500/100 (2+ Members)

Individual										/100 (2	Z+ IVIE	IIIDEIS	•)	
Rate Calcu														
	Are			ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$508	\$508	\$468	\$468	\$448	\$448	\$429	\$429	\$389	\$389	\$363	\$363	\$313	\$313
1	\$376	\$376	\$346	\$346	\$332	\$332	\$317	\$317	\$288	\$288	\$268	\$268	\$232	\$232
2	\$232	\$232	\$214	\$214	\$205	\$205	\$196	\$196	\$178	\$178	\$165	\$165	\$143	\$143
3	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
4 5	\$227 \$214	\$227 \$214	\$209 \$197	\$209 \$197	\$200 \$189	\$200 \$189	\$192 \$181	\$192 \$181	\$174 \$164	\$174 \$164	\$162 \$153	\$162 \$153	\$140 \$132	\$140 \$132
6	\$201	\$201	\$186	\$186	\$178	\$178	\$170	\$170	\$154	\$154	\$144	\$144	\$124	\$124
7	\$189	\$189	\$174	\$174	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
8	\$182	\$182	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$130	\$130	\$112	\$112
9	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$140	\$140	\$130	\$130	\$112	\$112
10	\$186	\$186	\$171	\$171	\$164	\$164	\$157	\$157	\$142	\$142	\$132	\$132	\$114	\$114
11	\$199	\$199	\$183	\$183	\$175	\$175	\$168	\$168	\$152	\$152	\$142	\$142	\$123	\$123
12	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
13	\$237	\$237	\$218	\$218	\$209	\$209	\$200	\$200	\$181	\$181	\$169	\$169	\$146	\$146
14	\$255	\$255	\$235	\$235	\$225	\$225	\$215	\$215	\$195	\$195	\$182	\$182	\$157	\$157
15	\$270	\$270	\$249	\$249	\$238	\$238	\$228	\$228	\$207	\$207	\$193	\$193	\$166	\$166
16	\$283	\$283	\$261	\$261	\$249	\$249	\$238	\$238	\$216	\$216	\$202	\$202	\$174	\$174
17	\$289	\$289	\$266	\$266	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
18	\$284	\$284	\$262	\$262	\$251	\$251	\$240	\$240	\$218	\$218	\$203	\$203	\$175	\$175
19	\$286	\$286	\$263	\$263	\$252	\$252	\$241	\$241	\$219	\$219	\$204	\$204	\$176	\$176
20	\$295	\$295	\$272	\$272	\$260	\$260	\$249	\$249	\$226	\$226	\$211	\$211	\$182	\$182
21	\$302	\$302	\$279	\$279	\$267	\$267	\$255	\$255	\$232	\$232	\$216	\$216	\$186	\$186
22	\$311	\$311	\$287	\$287	\$275	\$275	\$263	\$263	\$238	\$238	\$222	\$222	\$192	\$192
23	\$320	\$320	\$295	\$295	\$283	\$283	\$270	\$270	\$245	\$245	\$229	\$229	\$197	\$197
24	\$332	\$332	\$306	\$306	\$293	\$293	\$280	\$280	\$254	\$254	\$237	\$237	\$205	\$205
25	\$382	\$382	\$352	\$352	\$337	\$337	\$322	\$322	\$292	\$292	\$272	\$272	\$235	\$235
26	\$395	\$395	\$364	\$364	\$349	\$349	\$333	\$333	\$302	\$302	\$282	\$282	\$244	\$244
27	\$405	\$405	\$373	\$373	\$357	\$357	\$342	\$342	\$310	\$310	\$289	\$289	\$250	\$250
28	\$417	\$417	\$385	\$385 \$396	\$368	\$368	\$352 \$362	\$352	\$319	\$319 \$329	\$298	\$298	\$257	\$257
29 30	\$429 \$440	\$429 \$440	\$396 \$406	\$406	\$379 \$389	\$379 \$389	\$372	\$362 \$372	\$329 \$337	\$329	\$306 \$314	\$306 \$314	\$265 \$272	\$265 \$272
31	\$455	\$455	\$420	\$420	\$402	\$402	\$384	\$384	\$349	\$349	\$325	\$325	\$281	\$281
32	\$469	\$469	\$432	\$432	\$414	\$414	\$396	\$396	\$359	\$359	\$335	\$335	\$289	\$289
33	\$481	\$481	\$444	\$444	\$425	\$425	\$406	\$406	\$368	\$368	\$343	\$343	\$297	\$297
34	\$492	\$492	\$454	\$454	\$434	\$434	\$415	\$415	\$377	\$377	\$351	\$351	\$304	\$304
35	\$499	\$499	\$460	\$460	\$441	\$441	\$421	\$421	\$382	\$382	\$356	\$356	\$308	\$308
36	\$509	\$509	\$470	\$470	\$450	\$450	\$430	\$430	\$390	\$390	\$364	\$364	\$314	\$314
37	\$521	\$521	\$480	\$480	\$459	\$459	\$439	\$439	\$399	\$399	\$372	\$372	\$321	\$321
38	\$530	\$530	\$488	\$488	\$467	\$467	\$447	\$447	\$406	\$406	\$378	\$378	\$327	\$327
39	\$535	\$535	\$493	\$493	\$472	\$472	\$451	\$451	\$410	\$410	\$382	\$382	\$330	\$330
40	\$539	\$539	\$496	\$496	\$475	\$475	\$454	\$454	\$412	\$412	\$384	\$384	\$332	\$332
41	\$543	\$543	\$500	\$500	\$479	\$479	\$458	\$458	\$416	\$416	\$387	\$387	\$335	\$335
42	\$547	\$547	\$504	\$504	\$482	\$482	\$461	\$461	\$419	\$419	\$390	\$390	\$337	\$337
43	\$489	\$489	\$451	\$451	\$431	\$431	\$412	\$412	\$374	\$374	\$349	\$349	\$301	\$301
44	\$489	\$489	\$451	\$451	\$432	\$432	\$413	\$413	\$375	\$375	\$349	\$349	\$302	\$302
45	\$489	\$489	\$451	\$451	\$432	\$432	\$413	\$413	\$375	\$375	\$349	\$349	\$302	\$302
46	\$489	\$489	\$451	\$451	\$432	\$432	\$413	\$413	\$375	\$375	\$349	\$349	\$302	\$302
47	\$490	\$490	\$452	\$452	\$433	\$433	\$414	\$414	\$375	\$375	\$350	\$350	\$302	\$302
48	\$551	\$551	\$508	\$508	\$486	\$486	\$465	\$465	\$422	\$422	\$393	\$393	\$339	\$339
49 50	\$570	\$570	\$525 \$542	\$525	\$503 \$510	\$503 \$510	\$481	\$481	\$436	\$436	\$407	\$407	\$351	\$351
50 51	\$589 \$608	\$589 \$608	\$543 \$561	\$543 \$561	\$519 \$537	\$519 \$537	\$497 \$513	\$497 \$513	\$451 \$466	\$451 \$466	\$420 \$434	\$420 \$434	\$363 \$375	\$363 \$375
51 52	\$608 \$570	\$570	\$561 \$526	\$561 \$526	\$503	\$537 \$503	\$481	\$481	\$466 \$437	\$400	\$434 \$407	\$434	\$375 \$352	\$375 \$352
53	\$570 \$581	\$570 \$581	\$536	\$536	\$503 \$513	\$503 \$513	\$490	\$490	\$437 \$445	\$445	\$407 \$415	\$407	\$352 \$358	\$358
53 54	\$601	\$601	\$554	\$554	\$530	\$530	\$507	\$507	\$460	\$460	\$429	\$429	\$370	\$370
55	\$623	\$623	\$575	\$575	\$550	\$550	\$526	\$526	\$477	\$477	\$445	\$445	\$384	\$384
56	\$646	\$646	\$596	\$596	\$570	\$570	\$545	\$545	\$495	\$495	\$461	\$461	\$399	\$399
57	\$668	\$668	\$616	\$616	\$589	\$589	\$563	\$563	\$511	\$511	\$477	\$477	\$412	\$412
58	\$693	\$693	\$639	\$639	\$612	\$612	\$585	\$585	\$531	\$531	\$495	\$495	\$427	\$427
59	\$710	\$710	\$654	\$654	\$626	\$626	\$599	\$599	\$543	\$543	\$506	\$506	\$438	\$438
60	\$725	\$725	\$669	\$669	\$640	\$640	\$612	\$612	\$555	\$555	\$518	\$518	\$447	\$447
61	\$743	\$743	\$685	\$685	\$656	\$656	\$627	\$627	\$569	\$569	\$530	\$530	\$458	\$458
62	\$761	\$761	\$702	\$702	\$672	\$672	\$642	\$642	\$583	\$583	\$543	\$543	\$470	\$470
63	\$776	\$776	\$716	\$716	\$685	\$685	\$655	\$655	\$595	\$595	\$554	\$554	\$479	\$479
64	\$796	\$796	\$734	\$734	\$702	\$702	\$672	\$672	\$609	\$609	\$568	\$568	\$491	\$491
65+	\$796	\$796	\$734	\$734	\$702	\$702	\$672	\$672	\$609	\$609	\$568	\$568	\$491	\$491

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 2500/100 (1 Member)

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Rate Calcu									_			_		
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$392	\$392	\$361	\$361	\$346	\$346	\$331	\$331	\$300	\$300	\$280	\$280	\$242	\$242
1	\$289	\$289	\$267	\$267	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
2	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$156	\$156	\$145	\$145	\$125	\$125
3	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$154	\$154	\$144	\$144	\$124	\$124
4 5	\$200 \$193	\$200 \$193	\$184 \$178	\$184 \$178	\$176 \$170	\$176 \$170	\$169 \$163	\$169 \$163	\$153 \$148	\$153 \$148	\$143 \$138	\$143 \$138	\$123 \$119	\$123 \$119
6	\$185	\$185	\$176	\$170	\$163	\$163	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
7	\$176	\$176	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
8	\$173	\$173	\$159	\$159	\$153	\$153	\$146	\$146	\$132	\$132	\$123	\$123	\$107	\$107
9	\$174	\$174	\$160	\$160	\$153	\$153	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
10	\$175	\$175	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
11	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$139	\$130	\$130	\$112	\$112
12	\$195	\$195	\$180	\$180	\$172	\$172	\$164	\$164	\$149	\$149	\$139	\$139	\$120	\$120
13	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
14	\$216	\$216	\$200	\$200	\$191	\$191	\$183	\$183	\$166	\$166	\$154	\$154	\$133	\$133
15	\$227	\$227	\$209	\$209	\$200	\$200	\$191	\$191	\$173	\$173	\$162	\$162	\$140	\$140
16	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$166	\$166	\$144	\$144
17	\$237	\$237	\$219	\$219	\$209	\$209	\$200	\$200	\$181	\$181	\$169	\$169	\$146	\$146
18	\$239	\$239	\$221	\$221	\$211	\$211	\$202	\$202	\$183	\$183	\$171	\$171	\$147	\$147
19	\$246	\$246	\$227	\$227	\$217	\$217	\$208	\$208	\$188	\$188	\$175	\$175	\$152	\$152
20	\$252	\$252	\$232	\$232	\$222	\$222	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$155
21	\$259	\$259	\$239	\$239	\$229	\$229	\$219	\$219	\$198	\$198	\$185	\$185	\$160	\$160
22	\$268	\$268	\$247	\$247	\$237	\$237	\$226	\$226	\$205	\$205	\$191	\$191	\$165	\$165
23	\$275	\$275	\$253	\$253	\$243	\$243	\$232	\$232	\$210	\$210	\$196	\$196	\$169	\$169
24	\$282	\$282	\$260	\$260	\$249	\$249	\$238	\$238	\$216	\$216	\$201	\$201	\$174	\$174
25	\$291	\$291	\$268	\$268	\$257	\$257	\$245	\$245	\$223	\$223	\$208	\$208	\$179	\$179
26 27	\$337 \$348	\$337 \$348	\$310 \$321	\$310 \$321	\$297 \$307	\$297 \$307	\$284 \$294	\$284 \$294	\$258 \$267	\$258 \$267	\$240 \$249	\$240 \$249	\$208 \$215	\$208 \$215
28	\$361	\$361	\$332	\$332	\$307 \$318	\$307 \$318	\$304	\$304	\$276	\$276	\$257	\$257	\$222	\$222
29	\$375	\$375	\$345	\$345	\$331	\$331	\$316	\$316	\$287	\$287	\$267	\$267	\$231	\$231
30	\$387	\$387	\$357	\$357	\$342	\$342	\$327	\$327	\$296	\$296	\$276	\$276	\$239	\$239
31	\$402	\$402	\$370	\$370	\$354	\$354	\$339	\$339	\$307	\$307	\$287	\$287	\$248	\$248
32	\$415	\$415	\$383	\$383	\$367	\$367	\$351	\$351	\$318	\$318	\$296	\$296	\$256	\$256
33	\$432	\$432	\$399	\$399	\$381	\$381	\$365	\$365	\$331	\$331	\$308	\$308	\$267	\$267
34	\$442	\$442	\$408	\$408	\$390	\$390	\$373	\$373	\$339	\$339	\$316	\$316	\$273	\$273
35	\$455	\$455	\$419	\$419	\$401	\$401	\$384	\$384	\$348	\$348	\$324	\$324	\$280	\$280
36	\$467	\$467	\$430	\$430	\$412	\$412	\$394	\$394	\$357	\$357	\$333	\$333	\$288	\$288
37	\$478	\$478	\$441	\$441	\$422	\$422	\$404	\$404	\$366	\$366	\$341	\$341	\$295	\$295
38	\$490	\$490	\$452	\$452	\$433	\$433	\$414	\$414	\$376	\$376	\$350	\$350	\$302	\$302
39	\$451	\$451	\$416	\$416	\$398	\$398	\$381	\$381	\$345	\$345	\$322	\$322	\$278	\$278
40	\$458	\$458	\$422	\$422	\$404	\$404	\$386	\$386	\$350	\$350	\$327	\$327	\$282	\$282
41	\$468	\$468	\$432	\$432	\$413	\$413	\$395	\$395	\$359	\$359	\$334	\$334	\$289	\$289
42	\$479	\$479	\$442	\$442	\$423	\$423	\$405	\$405	\$367	\$367	\$342	\$342	\$296	\$296
43	\$490	\$490	\$452	\$452	\$433	\$433	\$414	\$414	\$375	\$375	\$350	\$350	\$302	\$302
44 45	\$498	\$498 \$503	\$459 \$464	\$459 \$464	\$439 \$444	\$439 \$444	\$420 \$424	\$420 \$424	\$381	\$381 \$385	\$355 \$359	\$355 \$359	\$307	\$307
45 46	\$503 \$511	\$503 \$511	\$464 \$471	\$464 \$471	\$444 \$451	\$444 \$451	\$424 \$431	\$424 \$431	\$385 \$391	\$385 \$391	\$359 \$364	\$359 \$364	\$310 \$315	\$310 \$315
46	\$518	\$518	\$471	\$471 \$478	\$457	\$457	\$437	\$437	\$397	\$397	\$370	\$370	\$319	\$319
47	\$525	\$525	\$484	\$484	\$464	\$464	\$443	\$443	\$402	\$402	\$375	\$375	\$324	\$324
49	\$549	\$549	\$506	\$506	\$484	\$484	\$463	\$463	\$420	\$420	\$392	\$392	\$339	\$339
50	\$573	\$573	\$528	\$528	\$505	\$505	\$483	\$483	\$438	\$438	\$409	\$409	\$353	\$353
51	\$598	\$598	\$551	\$551	\$527	\$527	\$504	\$504	\$458	\$458	\$426	\$426	\$369	\$369
52	\$625	\$625	\$576	\$576	\$552	\$552	\$528	\$528	\$479	\$479	\$446	\$446	\$386	\$386
53	\$653	\$653	\$602	\$602	\$576	\$576	\$551	\$551	\$500	\$500	\$466	\$466	\$403	\$403
54	\$680	\$680	\$627	\$627	\$600	\$600	\$574	\$574	\$521	\$521	\$485	\$485	\$420	\$420
55	\$711	\$711	\$655	\$655	\$627	\$627	\$600	\$600	\$544	\$544	\$507	\$507	\$438	\$438
56	\$741	\$741	\$683	\$683	\$654	\$654	\$625	\$625	\$567	\$567	\$529	\$529	\$457	\$457
57	\$773	\$773	\$713	\$713	\$682	\$682	\$652	\$652	\$592	\$592	\$552	\$552	\$477	\$477
58	\$805	\$805	\$742	\$742	\$711	\$711	\$679	\$679	\$617	\$617	\$575	\$575	\$497	\$497
59	\$827	\$827	\$762	\$762	\$730	\$730	\$698	\$698	\$633	\$633	\$590	\$590	\$510	\$510
60	\$849	\$849	\$782	\$782	\$749	\$749	\$716	\$716	\$650	\$650	\$606	\$606	\$523	\$523
61	\$872	\$872	\$804	\$804	\$770	\$770	\$736	\$736	\$668	\$668	\$622	\$622	\$538	\$538
62	\$896	\$896	\$826	\$826	\$791	\$791	\$756	\$756	\$686	\$686	\$639	\$639	\$553	\$553
63	\$920	\$920	\$848	\$848	\$812	\$812	\$776	\$776	\$704	\$704	\$656	\$656	\$567	\$567
64	\$945	\$945	\$871	\$871	\$834	\$834	\$797	\$797	\$723	\$723	\$674	\$674	\$583	\$583
65+	\$945	\$945	\$871	\$871	\$834	\$834	\$797	\$797	\$723	\$723	\$674	\$674	\$583	\$583

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 2500/100 (2+ Members)

										/100 (2	Z+ IVIC	THECTS	')	
Rate Calcu											_		_	
		ea 1		ea 2		ea 3		a 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$356	\$356	\$328	\$328	\$314	\$314	\$300	\$300	\$272	\$272	\$254	\$254	\$219	\$219
1	\$290	\$290	\$267	\$267	\$256	\$256	\$245	\$245	\$222	\$222	\$207	\$207	\$179	\$179
2	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$111	\$111
3	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
4 5	\$176 \$165	\$176 \$165	\$162 \$152	\$162 \$152	\$155 \$146	\$155 \$146	\$149 \$140	\$149 \$140	\$135 \$127	\$135 \$127	\$126 \$118	\$126 \$118	\$109 \$102	\$109 \$102
6	\$156	\$156	\$144	\$144	\$138	\$138	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
7	\$147	\$147	\$136	\$136	\$130	\$130	\$124	\$124	\$113	\$113	\$105	\$105	\$91	\$91
8	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
9	\$143	\$143	\$132	\$132	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
10	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
11	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
12	\$170	\$170	\$157	\$157	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$105	\$105
13	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
14	\$197	\$197	\$181	\$181	\$174	\$174	\$166	\$166	\$151	\$151	\$140	\$140	\$121	\$121
15	\$210	\$210	\$194	\$194	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$129	\$129
16	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
17	\$223	\$223	\$206	\$206	\$197	\$197	\$189	\$189	\$171	\$171	\$159	\$159	\$138	\$138
18	\$221	\$221	\$204	\$204	\$195	\$195	\$187	\$187	\$169	\$169	\$158	\$158	\$136	\$136
19	\$222	\$222	\$205	\$205	\$196	\$196	\$187	\$187	\$170	\$170	\$159	\$159	\$137	\$137
20	\$228	\$228	\$210	\$210	\$201	\$201	\$192	\$192	\$175	\$175	\$163	\$163	\$141	\$141
21	\$235	\$235	\$216	\$216	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
22	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$149	\$149
23	\$248	\$248	\$228	\$228	\$219	\$219	\$209	\$209	\$190	\$190	\$177	\$177	\$153	\$153
24	\$257	\$257	\$237	\$237	\$227	\$227	\$217	\$217	\$197	\$197	\$183	\$183	\$158	\$158
25	\$263	\$263	\$243	\$243	\$232	\$232	\$222	\$222	\$202	\$202	\$188	\$188	\$162	\$162
26	\$275	\$275	\$254	\$254	\$243	\$243	\$232	\$232	\$211	\$211	\$196	\$196	\$169	\$169
27	\$319	\$319	\$294	\$294	\$281	\$281	\$269	\$269	\$244	\$244	\$227	\$227	\$196	\$196
28	\$328	\$328	\$303	\$303	\$290	\$290	\$277	\$277	\$251	\$251	\$234	\$234	\$202	\$202
29	\$341	\$341	\$314	\$314	\$301	\$301	\$287	\$287	\$261	\$261	\$243	\$243	\$210	\$210
30 31	\$352 \$365	\$352 \$365	\$325 \$336	\$325 \$336	\$311 \$322	\$311 \$322	\$297 \$308	\$297 \$308	\$270 \$279	\$270 \$279	\$251 \$260	\$251 \$260	\$217 \$225	\$217 \$225
32	\$380	\$380	\$350	\$350	\$335	\$335	\$306 \$321	\$306 \$321	\$291	\$279	\$271	\$271	\$234	\$234
33	\$393	\$393	\$362	\$362	\$347	\$347	\$332	\$332	\$301	\$301	\$280	\$280	\$242	\$242
34	\$404	\$404	\$372	\$372	\$356	\$356	\$341	\$341	\$309	\$309	\$288	\$288	\$242	\$242
35	\$413	\$413	\$381	\$381	\$365	\$365	\$349	\$349	\$317	\$317	\$295	\$295	\$255	\$255
36	\$424	\$424	\$390	\$390	\$374	\$374	\$357	\$357	\$324	\$324	\$302	\$302	\$261	\$261
37	\$435	\$435	\$401	\$401	\$384	\$384	\$367	\$367	\$333	\$333	\$310	\$310	\$268	\$268
38	\$445	\$445	\$410	\$410	\$393	\$393	\$376	\$376	\$341	\$341	\$318	\$318	\$274	\$274
39	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
40	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
41	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$244	\$244
42	\$396	\$396	\$365	\$365	\$349	\$349	\$334	\$334	\$303	\$303	\$282	\$282	\$244	\$244
43	\$396	\$396	\$365	\$365	\$350	\$350	\$334	\$334	\$304	\$304	\$283	\$283	\$244	\$244
44	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
45	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
46	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
47	\$396	\$396	\$365	\$365	\$350	\$350	\$334	\$334	\$304	\$304	\$283	\$283	\$244	\$244
48	\$398	\$398	\$367	\$367	\$351	\$351	\$336	\$336	\$305	\$305	\$284	\$284	\$245	\$245
49	\$465	\$465	\$429	\$429	\$410	\$410	\$392	\$392	\$356	\$356	\$332	\$332	\$287	\$287
50	\$439	\$439	\$405	\$405	\$387	\$387	\$370	\$370	\$336	\$336	\$313	\$313	\$271	\$271
51	\$449	\$449	\$414	\$414	\$397	\$397	\$379	\$379	\$344	\$344	\$321	\$321	\$277	\$277
52 50	\$468	\$468	\$432	\$432	\$413	\$413	\$395	\$395	\$359	\$359	\$334	\$334	\$289	\$289
53	\$488	\$488	\$450	\$450	\$430	\$430	\$412	\$412	\$373	\$373	\$348	\$348	\$301	\$301
54	\$508	\$508	\$468	\$468	\$448	\$448	\$428	\$428	\$389	\$389	\$362	\$362	\$313	\$313
55 56	\$530 \$551	\$530 \$551	\$489	\$489 \$509	\$468 \$407	\$468	\$447 \$465	\$447 \$465	\$406	\$406	\$378	\$378	\$327	\$327
56 57	\$551 \$575	\$551 \$575	\$508 \$520	\$508 \$520	\$487 \$507	\$487	\$465 \$465	\$465 \$465	\$422	\$422	\$393 \$410	\$393	\$340	\$340
57 58	\$575 \$600	\$575 \$600	\$530 \$553	\$530 \$553	\$507 \$529	\$507 \$529	\$485 \$506	\$485 \$506	\$440 \$459	\$440 \$459	\$410 \$428	\$410	\$355 \$370	\$355 \$370
58 59	\$600 \$616				\$529 \$543		\$506 \$520		-	\$459 \$472	-	\$428 \$440	\$370 \$380	\$370 \$380
59 60	\$616 \$632	\$616 \$632	\$568 \$583	\$568 \$583	\$543 \$558	\$543 \$558	\$520 \$534	\$520 \$534	\$472 \$484	\$472 \$484	\$440 \$451	\$440 \$451	\$380 \$390	\$380 \$390
61	\$649	\$649	\$599	\$599	\$573	\$573	\$548	\$548	\$497	\$497	\$464	\$464	\$401	\$401
62	\$666	\$666	\$599 \$614	\$614	\$588	\$573 \$588	\$562	\$562	\$510	\$497 \$510	\$454 \$475	\$464 \$475	\$401 \$411	\$401
63	\$683	\$683	\$630	\$630	\$603	\$603	\$577	\$577	\$523	\$510 \$523	\$475 \$488	\$475 \$488	\$411 \$421	\$421
64	\$703	\$703	\$648	\$648	\$620	\$620	\$577 \$593	\$577 \$593	\$538	\$538	\$502	\$488 \$502	\$433	\$433
65+	\$703	\$703	\$648	\$648	\$620	\$620	\$593 \$593	\$593	\$538	\$538	\$502	\$502	\$433	\$433
00+	ΨΙΟΟ	Ψ103	ψ040	ψυ40	ψυΖυ	ΨυΖυ	ψυσυ	ψυσυ	ψυυσ	ψυυσ	ΨυυΖ	ψυυΖ	Ψτοο	ΨΗΟΟ

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 3000/100 (1 Member)

									3000	/100 (	I IVICII	ibei)		
Rate Calcu									-					
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$338	\$338	\$311	\$311	\$298	\$298	\$285	\$285	\$259	\$259	\$241	\$241	\$208	\$208
1	\$246	\$246	\$226	\$226	\$217	\$217	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
2	\$180	\$180	\$166	\$166	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$111	\$111
3	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
4 5	\$179 \$173	\$179 \$173	\$165 \$160	\$165 \$160	\$158 \$153	\$158 \$153	\$151 \$146	\$151 \$146	\$137 \$132	\$137 \$132	\$127 \$123	\$127 \$123	\$110 \$107	\$110 \$107
6	\$167	\$167	\$154	\$154	\$148	\$148	\$141	\$140	\$128	\$128	\$119	\$119	\$107	\$107
7	\$160	\$160	\$148	\$148	\$141	\$141	\$135	\$135	\$123	\$123	\$114	\$114	\$99	\$99
8	\$158	\$158	\$146	\$146	\$140	\$140	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
9	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$122	\$122	\$113	\$113	\$98	\$98
10	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
11	\$166	\$166	\$153	\$153	\$146	\$146	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
12	\$175	\$175	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
13	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$139	\$130	\$130	\$112	\$112
14	\$191	\$191	\$176	\$176	\$169	\$169	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
15	\$197	\$197	\$182	\$182	\$174	\$174	\$166	\$166	\$151	\$151	\$141	\$141	\$121	\$121
16	\$202	\$202	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$144	\$144	\$125	\$125
17	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
18	\$208	\$208	\$192	\$192	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
19	\$210	\$210	\$193	\$193	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$129	\$129
20	\$215	\$215	\$198	\$198	\$190	\$190	\$182	\$182	\$165	\$165	\$153	\$153	\$133	\$133
21	\$221	\$221	\$203	\$203	\$195	\$195	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
22	\$224	\$224	\$207	\$207	\$198	\$198	\$189	\$189	\$172	\$172	\$160	\$160	\$138	\$138
23	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
24	\$235	\$235	\$217	\$217	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
25	\$241	\$241	\$222	\$222	\$212	\$212	\$203	\$203	\$184	\$184	\$172	\$172	\$148	\$148
26 27	\$280 \$292	\$280 \$292	\$258 \$269	\$258 \$269	\$247 \$257	\$247 \$257	\$236 \$246	\$236 \$246	\$214 \$223	\$214 \$223	\$199 \$208	\$199 \$208	\$172 \$180	\$172 \$180
28	\$303	\$303	\$280	\$280	\$268	\$268	\$256	\$256	\$232	\$232	\$216	\$216	\$187	\$187
29	\$314	\$314	\$289	\$289	\$277	\$277	\$265	\$265	\$240	\$240	\$224	\$210	\$193	\$193
30	\$327	\$327	\$302	\$302	\$289	\$289	\$276	\$276	\$251	\$251	\$234	\$234	\$202	\$202
31	\$340	\$340	\$314	\$314	\$300	\$300	\$287	\$287	\$260	\$260	\$243	\$243	\$210	\$210
32	\$355	\$355	\$327	\$327	\$313	\$313	\$299	\$299	\$272	\$272	\$253	\$253	\$219	\$219
33	\$369	\$369	\$340	\$340	\$325	\$325	\$311	\$311	\$282	\$282	\$263	\$263	\$227	\$227
34	\$379	\$379	\$349	\$349	\$334	\$334	\$320	\$320	\$290	\$290	\$270	\$270	\$234	\$234
35	\$391	\$391	\$361	\$361	\$345	\$345	\$330	\$330	\$299	\$299	\$279	\$279	\$241	\$241
36	\$403	\$403	\$372	\$372	\$356	\$356	\$340	\$340	\$309	\$309	\$288	\$288	\$249	\$249
37	\$415	\$415	\$383	\$383	\$366	\$366	\$350	\$350	\$318	\$318	\$296	\$296	\$256	\$256
38	\$427	\$427	\$394	\$394	\$377	\$377	\$361	\$361	\$327	\$327	\$305	\$305	\$263	\$263
39	\$440	\$440	\$405	\$405	\$388	\$388	\$371	\$371	\$337	\$337	\$314	\$314	\$271	\$271
40	\$410	\$410	\$378	\$378	\$362	\$362	\$346	\$346	\$314	\$314	\$293	\$293	\$253	\$253
41	\$416	\$416	\$384	\$384	\$367	\$367	\$351	\$351	\$319	\$319	\$297	\$297	\$257	\$257
42	\$429	\$429	\$395	\$395	\$378	\$378	\$362	\$362	\$328	\$328	\$306	\$306	\$264	\$264
43	\$440	\$440	\$405	\$405	\$388	\$388	\$371	\$371	\$337	\$337	\$314	\$314	\$271	\$271
44	\$447	\$447	\$412	\$412	\$394	\$394	\$377	\$377	\$342	\$342	\$319	\$319	\$276	\$276
45 46	\$454 \$461	\$454	\$419 \$425	\$419 \$425	\$401 \$407	\$401 \$407	\$383	\$383	\$348 \$252	\$348	\$324	\$324	\$280	\$280
46 47	\$461 \$469	\$461 \$469	\$425 \$432	\$425 \$432	\$407 \$414	\$407 \$414	\$389 \$395	\$389 \$395	\$353 \$359	\$353 \$359	\$329 \$334	\$329 \$334	\$285 \$289	\$285 \$289
47 48	\$469 \$476	\$469	\$432 \$439	\$432 \$439	\$414 \$420	\$414	\$402	\$402	\$365	\$365	\$334 \$340	\$334	\$289 \$294	\$289
49	\$499	\$499	\$460	\$460	\$440	\$440	\$421	\$421	\$382	\$382	\$356	\$356	\$307	\$307
50	\$522	\$522	\$481	\$481	\$460	\$460	\$440	\$440	\$400	\$400	\$372	\$372	\$322	\$322
51	\$546	\$546	\$504	\$504	\$482	\$482	\$461	\$461	\$418	\$418	\$390	\$390	\$337	\$337
52	\$573	\$573	\$528	\$528	\$505	\$505	\$483	\$483	\$439	\$439	\$409	\$409	\$353	\$353
53	\$600	\$600	\$553	\$553	\$530	\$530	\$507	\$507	\$460	\$460	\$428	\$428	\$370	\$370
54	\$627	\$627	\$578	\$578	\$553	\$553	\$529	\$529	\$480	\$480	\$448	\$448	\$387	\$387
55	\$656	\$656	\$605	\$605	\$579	\$579	\$554	\$554	\$502	\$502	\$468	\$468	\$405	\$405
56	\$688	\$688	\$634	\$634	\$607	\$607	\$580	\$580	\$527	\$527	\$491	\$491	\$424	\$424
57	\$718	\$718	\$662	\$662	\$634	\$634	\$606	\$606	\$550	\$550	\$513	\$513	\$443	\$443
58	\$751	\$751	\$692	\$692	\$662	\$662	\$633	\$633	\$575	\$575	\$536	\$536	\$463	\$463
59	\$772	\$772	\$712	\$712	\$681	\$681	\$652	\$652	\$591	\$591	\$551	\$551	\$476	\$476
60	\$794	\$794	\$732	\$732	\$701	\$701	\$670	\$670	\$608	\$608	\$567	\$567	\$490	\$490
61	\$818	\$818	\$754	\$754	\$722	\$722	\$690	\$690	\$626	\$626	\$584	\$584	\$504	\$504
62	\$841	\$841	\$776	\$776	\$742	\$742	\$710	\$710	\$644	\$644	\$600	\$600	\$519	\$519
63	\$866	\$866	\$798	\$798	\$764	\$764	\$731	\$731	\$663	\$663	\$618	\$618	\$534	\$534
64 65+	\$891	\$891	\$822	\$822	\$787	\$787	\$752	\$752	\$683	\$683	\$636	\$636	\$550	\$550
	\$891	\$891	\$822	\$822	\$787	\$787	\$752	\$752	\$683	\$683	\$636	\$636	\$550	\$550

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 3000/100 (2+ Members)

										/100 (2	Z+ IVIC	IIIDCIS	')	
Rate Calcu											_			
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$299	\$299	\$276	\$276	\$264	\$264	\$253	\$253	\$229	\$229	\$214	\$214	\$185	\$185
1	\$234	\$234	\$216	\$216	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
2	\$160	\$160	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$98
3	\$158	\$158	\$146	\$146	\$139	\$139	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
4	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$119	\$119	\$111	\$111	\$96	\$96
5	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
6	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
7	\$136	\$136	\$126	\$126	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
8	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
9	\$133	\$133	\$123	\$123	\$118	\$118	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
10	\$135	\$135	\$124	\$124	\$119	\$119	\$114	\$114	\$103	\$103	\$96	\$96	\$83	\$83
11	\$142	\$142	\$131	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
12	\$151	\$151	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
13	\$163	\$163	\$150	\$150	\$144	\$144	\$137	\$137	\$125	\$125	\$116	\$116	\$100	\$100
14	\$172	\$172	\$158	\$158	\$152	\$152	\$145	\$145	\$131	\$131	\$122	\$122	\$106	\$106
15	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$111	\$111
16 17	\$184	\$184	\$170 \$174	\$170 \$174	\$162 \$167	\$162 \$167	\$155 \$150	\$155 \$150	\$141 \$145	\$141 \$145	\$131 \$125	\$131 \$135	\$113 \$116	\$113
17	\$189 \$107	\$189 \$107	\$174 \$172	\$174 \$172	\$167 \$165	\$167 \$165	\$159 \$157	\$159 \$157	\$145	\$145	\$135	\$135 \$133	\$116 \$115	\$116 \$115
18	\$187	\$187 \$187	\$172	\$172	\$165 \$165	\$165	\$157 \$150	\$157 \$150	\$143	\$143	\$133 \$134	\$133	\$115 \$115	\$115
19	\$187 \$192	\$187 \$192	\$173 \$177	\$173 \$177	\$165 \$169	\$165 \$169	\$158 \$162	\$158 \$162	\$143 \$147	\$143 \$147	\$134 \$137	\$134 \$137	\$118	\$115 \$118
20 21	\$192 \$196	\$192 \$196	\$177 \$181	\$177 \$181	\$169	\$169	\$162 \$166	\$162 \$166	\$147 \$150	\$147 \$150	\$137 \$140	\$137	\$118	\$118 \$121
21	\$196	\$196	\$181 \$185	\$181 \$185	\$173 \$177	\$173 \$177	\$166 \$169	\$166 \$169	\$150 \$153	\$150 \$153	\$140 \$143	\$140	\$121	\$121
22	\$201 \$204	\$201	\$185	\$185	\$177 \$180	\$177 \$180	\$169	\$169	\$153 \$156	\$153 \$156	\$143 \$145	\$143 \$145	\$124 \$126	\$124 \$126
24	\$211	\$204	\$195	\$195	\$186	\$186	\$178	\$172	\$162	\$162	\$151	\$151	\$130	\$130
25	\$215	\$215	\$199	\$199	\$190	\$190	\$176 \$182	\$178	\$165	\$165	\$154	\$154	\$133	\$133
26	\$251	\$251	\$231	\$231	\$221	\$221	\$212	\$212	\$192	\$192	\$179	\$179	\$155	\$155
27	\$261	\$261	\$241	\$241	\$230	\$230	\$220	\$220	\$200	\$200	\$186	\$186	\$161	\$161
28	\$271	\$271	\$250	\$250	\$239	\$239	\$229	\$229	\$208	\$208	\$194	\$194	\$167	\$167
29	\$283	\$283	\$261	\$261	\$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$175	\$175
30	\$293	\$293	\$270	\$270	\$259	\$259	\$247	\$247	\$224	\$224	\$209	\$209	\$181	\$181
31	\$305	\$305	\$281	\$281	\$269	\$269	\$258	\$258	\$234	\$234	\$218	\$218	\$188	\$188
32	\$318	\$318	\$293	\$293	\$281	\$281	\$268	\$268	\$244	\$244	\$227	\$227	\$196	\$196
33	\$329	\$329	\$303	\$303	\$290	\$290	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
34	\$340	\$340	\$314	\$314	\$300	\$300	\$287	\$287	\$260	\$260	\$243	\$243	\$210	\$210
35	\$349	\$349	\$322	\$322	\$308	\$308	\$295	\$295	\$268	\$268	\$249	\$249	\$215	\$215
36	\$362	\$362	\$334	\$334	\$319	\$319	\$305	\$305	\$277	\$277	\$258	\$258	\$223	\$223
37	\$373	\$373	\$344	\$344	\$329	\$329	\$315	\$315	\$286	\$286	\$266	\$266	\$230	\$230
38	\$383	\$383	\$353	\$353	\$338	\$338	\$323	\$323	\$293	\$293	\$274	\$274	\$236	\$236
39	\$383	\$383	\$353	\$353	\$338	\$338	\$323	\$323	\$293	\$293	\$273	\$273	\$236	\$236
40	\$383	\$383	\$353	\$353	\$338	\$338	\$323	\$323	\$293	\$293	\$273	\$273	\$236	\$236
41	\$383	\$383	\$353	\$353	\$338	\$338	\$323	\$323	\$293	\$293	\$273	\$273	\$236	\$236
42	\$341	\$341	\$314	\$314	\$301	\$301	\$288	\$288	\$261	\$261	\$243	\$243	\$210	\$210
43	\$342	\$342	\$316	\$316	\$302	\$302	\$289	\$289	\$262	\$262	\$244	\$244	\$211	\$211
44	\$345	\$345	\$318	\$318	\$304	\$304	\$291	\$291	\$264	\$264	\$246	\$246	\$213	\$213
45	\$347	\$347	\$320	\$320	\$306	\$306	\$293	\$293	\$266	\$266	\$248	\$248	\$214	\$214
46	\$351	\$351	\$323	\$323	\$309	\$309	\$296	\$296	\$269	\$269	\$250	\$250	\$216	\$216
47	\$353	\$353	\$325	\$325	\$311	\$311	\$297	\$297	\$270	\$270	\$252	\$252	\$217	\$217
48	\$357	\$357	\$329	\$329	\$315	\$315	\$301	\$301	\$273	\$273	\$254	\$254	\$220	\$220
49	\$418	\$418	\$385	\$385	\$369	\$369	\$352	\$352	\$320	\$320	\$298	\$298	\$258	\$258
50	\$399	\$399	\$368	\$368	\$352	\$352	\$337	\$337	\$305	\$305	\$285	\$285	\$246	\$246
51	\$409	\$409	\$377	\$377	\$361	\$361	\$345	\$345	\$313	\$313	\$292	\$292	\$252	\$252
52	\$430	\$430	\$396	\$396	\$379	\$379	\$363	\$363	\$329	\$329	\$307	\$307	\$265	\$265
53	\$449	\$449	\$414	\$414	\$397	\$397	\$379	\$379	\$344	\$344	\$321	\$321	\$277	\$277
54	\$469	\$469	\$432	\$432	\$414	\$414	\$396	\$396	\$359	\$359	\$335	\$335	\$289	\$289
55 50	\$492	\$492	\$453	\$453	\$434	\$434	\$415	\$415	\$376	\$376	\$351	\$351	\$303	\$303
56	\$513	\$513	\$473	\$473	\$453	\$453	\$433	\$433	\$393	\$393	\$366	\$366	\$317	\$317
57 50	\$536	\$536	\$494	\$494	\$473	\$473	\$453	\$453	\$411	\$411	\$383	\$383	\$331	\$331
58 50	\$561	\$561	\$518	\$518	\$495	\$495	\$474	\$474	\$430	\$430	\$401	\$401	\$346	\$346
59 60	\$578	\$578	\$533	\$533	\$510	\$510	\$487	\$487	\$442	\$442	\$412	\$412	\$356	\$356
60 61	\$595 \$611	\$595 \$611	\$548 \$564	\$548 \$564	\$525 \$540	\$525 \$540	\$502 \$516	\$502 \$516	\$455 \$460	\$455 \$469	\$424	\$424	\$367	\$367
61	\$611	\$611	\$564 \$570	\$564 \$570	\$540 \$554	\$540 \$554	\$516 \$520	\$516 \$520	\$468 ¢401	\$468 \$401	\$436 \$440	\$436	\$377	\$377
62 63	\$628 \$645	\$628 \$645	\$579 \$594	\$579 \$594	\$554 \$569	\$554 \$569	\$530 \$544	\$530 \$544	\$481 \$494	\$481 \$494	\$448 \$460	\$448 \$460	\$387 \$398	\$387
		\$664 \$664	\$594 \$612								-		\$398 \$410	\$398
64 65+	\$664 \$664	\$664	\$612	\$612 \$612	\$586 \$586	\$586 \$586	\$560 \$560	\$560 \$560	\$509 \$509	\$509 \$509	\$474 \$474	\$474 \$474	\$410	\$410 \$410
05+	ψ004	ψυυ4	ΨΟΙΖ	ΨυΙΖ	ψυσυ	ψυσυ	ψυσσ	ψυσυ	ΨΟΟΘ	ψυυσ	ψ+/4	ψ+/4	ψ+ι∪	ψΗΙΟ

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 5000/100 (1 Member)

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Rate Calcu														
	Are			ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$150	\$150
1	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
2	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
3	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
4	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
5	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
6	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
7	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
8	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
9	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
10	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$69	\$69
11	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
12	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
13	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
14	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$82	\$82	\$70	\$70
15	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
16	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
17	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
18	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
19	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
20	\$130	\$130	\$120	\$120	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
21	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$99	\$99	\$93	\$93	\$80	\$80
22	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
23	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
24	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
25	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
26	\$139	\$139	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
27	\$145	\$145	\$133	\$133	\$127	\$127	\$122	\$122	\$111	\$111	\$103	\$103	\$89	\$89
28	\$148	\$148	\$137	\$137	\$131	\$131	\$125	\$125	\$114	\$114	\$106	\$106	\$91	\$91
29	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
30	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
31	\$169	\$169	\$156	\$156	\$149	\$149	\$143	\$143	\$129	\$129	\$121	\$121	\$104	\$104
32	\$175	\$175	\$161	\$161	\$154	\$154	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
33	\$183	\$183	\$169	\$169	\$162	\$162	\$155	\$155	\$140	\$140	\$131	\$131	\$113	\$113
34	\$190	\$190	\$175	\$175	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
35	\$197	\$197	\$182	\$182	\$174	\$174	\$167	\$167	\$151	\$151	\$141	\$141	\$122	\$122
36	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
37	\$214	\$214	\$197	\$197	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$132	\$132
38	\$222	\$222	\$204	\$204	\$196	\$196	\$187	\$187	\$170	\$170	\$158	\$158	\$137	\$137
39	\$213	\$213	\$196	\$196	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$131	\$131
40	\$218	\$218	\$201	\$201	\$192	\$192	\$184	\$184	\$167	\$167	\$156	\$156	\$134	\$134
41	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
42	\$242	\$242	\$223	\$223	\$213	\$213	\$204	\$204	\$185	\$185	\$172	\$172	\$149	\$149
43	\$252	\$252	\$233	\$233	\$223	\$223	\$213	\$213	\$193	\$193	\$180	\$180	\$156	\$156
44	\$263	\$263	\$243	\$243	\$232	\$232	\$222	\$222	\$202	\$202	\$188	\$188	\$162	\$162
45	\$276	\$276	\$254	\$254	\$244	\$244	\$233	\$233	\$211	\$211	\$197	\$197	\$170	\$170
46	\$287	\$287	\$265	\$265	\$253	\$253	\$242	\$242	\$220	\$220	\$205	\$205	\$177	\$177
47	\$300	\$300	\$276	\$276	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185	\$185
48	\$314	\$314	\$290	\$290	\$277	\$277	\$265	\$265	\$240	\$240	\$224	\$224	\$194	\$194
49	\$333	\$333	\$307	\$307	\$293	\$293	\$281	\$281	\$255	\$255	\$237	\$237	\$205	\$205
50	\$351	\$351	\$323	\$323	\$309	\$309	\$296	\$296	\$268	\$268	\$250	\$250	\$216	\$216
51	\$372	\$372	\$343	\$343	\$328	\$328	\$314	\$314	\$285	\$285	\$266	\$266	\$229	\$229
52	\$395	\$395	\$364	\$364	\$348	\$348	\$333	\$333	\$302	\$302	\$282	\$282	\$243	\$243
53	\$417	\$417	\$384	\$384	\$368	\$368	\$352	\$352	\$319	\$319	\$297	\$297	\$257	\$257
54	\$440	\$440	\$406	\$406	\$389	\$389	\$371	\$371	\$337	\$337	\$314	\$314	\$271	\$271
55	\$465	\$465	\$429	\$429	\$411	\$411	\$393	\$393	\$356	\$356	\$332	\$332	\$287	\$287
56	\$491	\$491	\$453	\$453	\$433	\$433	\$414	\$414	\$376	\$376	\$351	\$351	\$303	\$303
57	\$518	\$518	\$478	\$478	\$457	\$457	\$437	\$437	\$397	\$397	\$370	\$370	\$320	\$320
58	\$547	\$547	\$504	\$504	\$482	\$482	\$461	\$461	\$419	\$419	\$390	\$390	\$337	\$337
59	\$565	\$565	\$521	\$521	\$498	\$498	\$477	\$477	\$432	\$432	\$403	\$403	\$348	\$348
60	\$583	\$583	\$538	\$538	\$515	\$515	\$492	\$492	\$447	\$447	\$416	\$416	\$360	\$360
61	\$603	\$603	\$556	\$556	\$532	\$532	\$509	\$509	\$462	\$462	\$430	\$430	\$372	\$372
62	\$623	\$623	\$574	\$574	\$550	\$550	\$526	\$526	\$477	\$477	\$445	\$445	\$384	\$384
63	\$645	\$645	\$595	\$595	\$569	\$569	\$544	\$544	\$494	\$494	\$460	\$460	\$398	\$398
64	\$666 \$666	\$666	\$614	\$614	\$587	\$587	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411
65+		\$666	\$614	\$614	\$587	\$587	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 5000/100 (2+ Members)

Individual										/100 (2	2+ IVIE	ilibeis	· <i>)</i>	
Rate Calcu			_									_		
	Male	a 1 Female		ea 2 Female		a 3		ea 4	Male	ea 5 Female		Female		Female
0	\$203	\$203	Male \$187	\$187	<b>Male</b> \$179	Female \$179	Male \$171	Female \$171	\$155	\$155	Male \$145	\$145	Male \$125	\$125
1	\$125	\$125	\$115	\$115	\$110	\$110	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
2	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
3	\$95	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
4	\$94	\$94	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
5	\$94	\$94	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
6	\$92	\$92	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
7	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
8	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
9	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
10	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
11	\$93	\$93	\$86	\$86	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
12	\$94	\$94	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
13	\$95	\$95	\$87	\$87	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$58	\$58
14	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59 \$50	\$59
15 10	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
16 17	\$96 \$96	\$96 \$96	\$89 \$89	\$89 \$89	\$85 \$85	\$85 \$85	\$81 \$81	\$81 \$81	\$74 \$74	\$74 \$74	\$69 \$69	\$69 \$69	\$59 \$59	\$59 \$59
17	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74 \$73	\$74 \$73	\$68	\$68	\$59 \$59	\$59 \$59
19	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
20	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
21	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
22	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$83	\$83	\$78	\$78	\$67	\$67
23	\$98	\$98	\$90	\$90	\$86	\$86	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
24	\$98	\$98	\$90	\$90	\$86	\$86	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
25	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$61	\$61
26	\$105	\$105	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$75	\$64	\$64
27	\$121	\$121	\$111	\$111	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$74	\$74
28	\$125	\$125	\$115	\$115	\$110	\$110	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
29	\$131	\$131	\$121	\$121	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$81	\$81
30	\$135	\$135	\$125	\$125	\$119	\$119	\$114	\$114	\$103	\$103	\$96	\$96	\$83	\$83
31 32	\$141 \$148	\$141 \$148	\$130 \$136	\$130 \$136	\$125 \$130	\$125 \$130	\$119 \$125	\$119 \$125	\$108 \$113	\$108 \$113	\$101 \$105	\$101 \$105	\$87 \$91	\$87 \$91
33	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$103	\$105	\$94	\$94
34	\$160	\$160	\$148	\$148	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$99	\$99
35	\$165	\$165	\$152	\$152	\$146	\$146	\$139	\$139	\$126	\$126	\$118	\$118	\$102	\$102
36	\$172	\$172	\$158	\$158	\$151	\$151	\$145	\$145	\$131	\$131	\$122	\$122	\$106	\$106
37	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
38	\$186	\$186	\$171	\$171	\$164	\$164	\$157	\$157	\$142	\$142	\$133	\$133	\$115	\$115
39	\$172	\$172	\$158	\$158	\$152	\$152	\$145	\$145	\$131	\$131	\$122	\$122	\$106	\$106
40	\$174	\$174	\$160	\$160	\$153	\$153	\$146	\$146	\$133	\$133	\$124	\$124	\$107	\$107
41	\$177	\$177	\$163	\$163	\$156	\$156	\$150	\$150	\$136	\$136	\$126	\$126	\$109	\$109
42	\$181	\$181	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
43	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
44	\$193	\$193	\$178	\$178 \$105	\$171 \$177	\$171 \$177	\$163	\$163	\$148 \$154	\$148	\$138	\$138	\$119	\$119
45 46	\$201 \$210	\$201 \$210	\$185 \$194	\$185 \$194	\$177 \$185	\$177 \$185	\$170 \$177	\$170 \$177	\$154 \$161	\$154 \$161	\$143 \$150	\$143 \$150	\$124 \$130	\$124 \$130
46	\$210	\$210	\$202	\$202	\$193	\$193	\$177 \$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
48	\$228	\$228	\$210	\$210	\$201	\$201	\$192	\$192	\$175	\$175	\$163	\$163	\$141	\$141
49	\$243	\$243	\$224	\$224	\$215	\$215	\$205	\$205	\$186	\$186	\$174	\$174	\$150	\$150
50	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$182	\$182	\$158	\$158
51	\$272	\$272	\$251	\$251	\$240	\$240	\$230	\$230	\$208	\$208	\$194	\$194	\$168	\$168
52	\$287	\$287	\$264	\$264	\$253	\$253	\$242	\$242	\$220	\$220	\$205	\$205	\$177	\$177
53	\$303	\$303	\$279	\$279	\$268	\$268	\$256	\$256	\$232	\$232	\$216	\$216	\$187	\$187
54	\$323	\$323	\$298	\$298	\$285	\$285	\$273	\$273	\$247	\$247	\$231	\$231	\$199	\$199
55	\$342	\$342	\$315	\$315	\$302	\$302	\$288	\$288	\$262	\$262	\$244	\$244	\$211	\$211
56	\$363	\$363	\$335	\$335	\$321	\$321	\$307	\$307	\$278	\$278	\$259	\$259	\$224	\$224
57 50	\$385	\$385	\$355	\$355	\$340	\$340	\$325	\$325	\$295	\$295	\$275	\$275	\$237	\$237
58 50	\$408	\$408	\$377	\$377	\$360	\$360	\$345	\$345	\$313	\$313	\$291	\$291	\$252	\$252
59 60	\$423	\$423 \$439	\$390	\$390	\$373 \$388	\$373	\$357 \$371	\$357 \$371	\$324	\$324	\$302	\$302 \$314	\$261 \$271	\$261
60 61	\$439 \$458	\$439 \$458	\$405 \$422	\$405 \$422	\$388 \$404	\$388 \$404	\$371 \$387	\$371 \$387	\$336 \$351	\$336 \$351	\$314 \$327	\$314 \$327	\$271 \$283	\$271 \$283
62	\$475	\$458 \$475	\$422 \$438	\$438	\$404 \$419	\$404 \$419	\$401	\$401	\$364	\$364	\$339	\$339	\$293	\$293
63	\$492	\$475 \$492	\$453	\$453	\$434	\$434	\$415	\$415	\$377	\$377	\$351	\$351	\$303	\$303
64	\$513	\$513	\$473	\$473	\$452	\$452	\$433	\$433	\$393	\$393	\$366	\$366	\$316	\$316
65+	\$513	\$513	\$473	\$473	\$452	\$452	\$433	\$433	\$393	\$393	\$366	\$366	\$316	\$316
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Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 2500/100 (1 Member)

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11   S182   S182   S168   S168   S168   S161   S161   S161   S164   S164   S149   S149   S130   S130   S120   S171   S175   S164   S164   S146   S149   S149   S139   S130   S120   S171   S172   S172   S174   S175   S164   S164   S165   S164   S164   S165   S164   S164   S165   S164   S164   S165   S1															\$108
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14															\$127
16	14	\$216	\$216	\$200		\$191	\$191	\$183	\$183	\$166	\$166	\$154	\$154	\$133	\$133
17	15	\$227	\$227	\$209		\$200	\$200		\$191	\$173		\$162	\$162	\$140	\$140
17	16	\$233	\$233		\$215	\$206	\$206	\$197		\$179	\$179		\$166		\$144
19	17	\$237	\$237		\$219			\$200			\$181			\$146	\$146
20															\$147
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24         \$282         \$280         \$260         \$249         \$234         \$238         \$236         \$216         \$201         \$101         \$179         \$1           25         \$291         \$296         \$268         \$257         \$257         \$245         \$223         \$223         \$208         \$204         \$208         \$227         \$348         \$346         \$321         \$321         \$307         \$307         \$294         \$294         \$267         \$267         \$249         \$215         \$222         \$28         \$361         \$361         \$332         \$318         \$318         \$304         \$304         \$267         \$267         \$267         \$267         \$224         \$215         \$222         \$29         \$375         \$375         \$345         \$331         \$318         \$318         \$318         \$318         \$318         \$327         \$287         \$287         \$267         \$267         \$267         \$223         \$23         \$311         \$402         \$402         \$370         \$354         \$334         \$331         \$316         \$318         \$267         \$267         \$267         \$223         \$23         \$311         \$341         \$415         \$383         \$383         \$367															\$165
25         S291         S291         S268         S268         S267         S267         S245         S2245         S223         S220         S208         S179         S1           26         S337         S310         S310         S297         S294         S284         \$258         S258         S249         S249         S267           27         S348         S346         S331         S316         S318         S304         S304         S267         S267         S275         S249         S267         S267         S275         S222         S2         S375         S357         S357         S345         S331         S318         S316         S316         S276         S276         S276         S278         S227         S227         S227         S227         S227         S227         S227         S227         S227         S226         S266         S26         S26         S26         S276         S227         S231         S26         S231         S33         S331         S307         S307         S351         S351         S318         S318         S365         S331         S303         S307         S307         S342         S342         S343         S442         <															\$169
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35				-											\$273
36         \$467         \$430         \$430         \$412         \$412         \$394         \$357         \$357         \$333         \$333         \$288         \$2           37         \$478         \$478         \$441         \$441         \$441         \$442         \$422         \$404         \$366         \$366         \$341         \$341         \$295         \$2         38         \$490         \$452         \$452         \$433         \$443         \$414         \$376         \$376         \$350         \$350         \$302         \$3           39         \$451         \$451         \$416         \$398         \$398         \$381         \$3345         \$345         \$322         \$222         \$278         \$2           40         \$458         \$458         \$422         \$404         \$404         \$386         \$366         \$350         \$327         \$327         \$282         \$22         \$42         \$441         \$448         \$468         \$432         \$413         \$413         \$395         \$395         \$359         \$334         \$334         \$289         \$22         \$42         \$479         \$442         \$4423         \$423         \$4405         \$4405         \$447         \$458         \$499															\$280
37         \$478         \$441         \$441         \$422         \$404         \$404         \$366         \$366         \$341         \$341         \$295         \$2           38         \$490         \$490         \$452         \$452         \$433         \$433         \$414         \$376         \$356         \$350         \$302         \$350         \$302         \$350         \$302         \$322         \$278         \$2           40         \$458         \$458         \$422         \$404         \$404         \$386         \$350         \$350         \$327         \$222         \$278         \$22           41         \$468         \$468         \$422         \$442         \$442         \$443         \$413         \$395         \$359         \$359         \$334         \$334         \$289         \$2           42         \$479         \$479         \$442         \$442         \$423         \$405         \$405         \$367         \$367         \$367         \$342         \$342         \$242         \$441         \$442         \$442         \$442         \$442         \$442         \$441         \$444         \$444         \$444         \$444         \$444         \$444         \$444         \$444         \$444 </td <td></td> <td>\$288</td>															\$288
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43       \$490       \$490       \$452       \$452       \$433       \$433       \$414       \$375       \$375       \$350       \$350       \$302       \$33         44       \$498       \$498       \$459       \$459       \$439       \$420       \$321       \$381       \$355       \$355       \$307       \$33         45       \$503       \$503       \$464       \$464       \$444       \$424       \$424       \$385       \$385       \$359       \$310       \$33         46       \$511       \$511       \$471       \$471       \$451       \$451       \$431       \$331       \$391       \$364       \$364       \$315       \$3         47       \$518       \$518       \$478       \$445       \$457       \$437       \$347       \$397       \$370       \$370       \$319       \$3         48       \$525       \$525       \$484       \$484       \$464       \$443       \$443       \$440       \$420       \$392       \$375       \$375       \$324       \$3         50       \$573       \$573       \$528       \$528       \$505       \$505       \$483       \$443       \$443       \$443       \$440       \$420       \$392       \$392	42														\$296
45         \$503         \$503         \$464         \$444         \$444         \$424         \$385         \$385         \$359         \$310         \$346         \$46         \$511         \$471         \$471         \$451         \$451         \$431         \$431         \$391         \$391         \$364         \$364         \$315         \$335         \$370         \$370         \$319         \$336         \$375         \$370         \$319         \$336         \$359         \$364         \$364         \$315         \$336         \$375         \$370         \$319         \$336         \$486         \$484         \$464         \$464         \$443         \$443         \$402         \$402         \$375         \$375         \$324         \$324         \$49         \$549         \$549         \$506         \$506         \$484         \$484         \$463         \$443         \$4420         \$402         \$375         \$375         \$324         \$339         \$339         \$375         \$375         \$324         \$339         \$339         \$375         \$324         \$339         \$339         \$339         \$339         \$339         \$339         \$339         \$339         \$339         \$339         \$339         \$339         \$339         \$339         \$3	43	\$490	\$490	\$452	\$452	\$433	\$433	\$414	\$414	\$375		\$350	\$350	\$302	\$302
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47       \$518       \$518       \$478       \$447       \$457       \$437       \$437       \$397       \$397       \$370       \$370       \$319       \$3         48       \$525       \$525       \$484       \$484       \$464       \$443       \$443       \$402       \$402       \$375       \$375       \$324       \$3         49       \$549       \$549       \$506       \$506       \$484       \$484       \$463       \$420       \$420       \$392       \$3392       \$339       \$3         50       \$573       \$573       \$528       \$528       \$505       \$505       \$483       \$443       \$443       \$440       \$409       \$409       \$3392       \$3392       \$339       \$3         51       \$598       \$598       \$551       \$551       \$527       \$527       \$504       \$504       \$458       \$446       \$446       \$369       \$369       \$3         52       \$625       \$625       \$576       \$552       \$552       \$528       \$528       \$479       \$479       \$446       \$446       \$386       \$3         53       \$653       \$663       \$602       \$576       \$576       \$551       \$551       \$551												-			\$310
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49         \$549         \$549         \$506         \$484         \$484         \$463         \$420         \$420         \$392         \$392         \$339         \$353         \$363         \$															\$319
50         \$573         \$573         \$528         \$528         \$505         \$505         \$483         \$443         \$438         \$409         \$409         \$353         \$3           51         \$598         \$598         \$551         \$551         \$527         \$527         \$504         \$504         \$458         \$446         \$426         \$369         \$3           52         \$625         \$625         \$576         \$576         \$552         \$528         \$528         \$479         \$446         \$446         \$386         \$3           53         \$653         \$663         \$602         \$602         \$576         \$576         \$551         \$551         \$500         \$466         \$446         \$403         \$4           54         \$680         \$680         \$627         \$600         \$600         \$574         \$574         \$521         \$485         \$485         \$420         \$4           55         \$711         \$711         \$655         \$655         \$627         \$600         \$600         \$544         \$544         \$507         \$507         \$438         \$4           56         \$741         \$741         \$683         \$683         \$654 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>•</td><td></td><td></td><td></td><td></td><td>\$324</td></td<>										•					\$324
51         \$598         \$598         \$551         \$551         \$527         \$527         \$504         \$504         \$458         \$458         \$426         \$426         \$3699         \$3699         \$3699 <t< td=""><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$339</td></t<>						-									\$339
52         \$625         \$576         \$576         \$552         \$552         \$528         \$528         \$479         \$446         \$446         \$386         \$386         \$386         \$386         \$386         \$466         \$446         \$422         \$420         \$446         \$				-								-			\$353
53         \$653         \$6653         \$602         \$676         \$576         \$551         \$551         \$500         \$466         \$466         \$403         \$4           54         \$680         \$680         \$627         \$600         \$600         \$574         \$521         \$521         \$485         \$485         \$420         \$4           55         \$711         \$711         \$655         \$655         \$627         \$600         \$600         \$544         \$544         \$507         \$507         \$438         \$4           56         \$741         \$741         \$683         \$683         \$654         \$654         \$625         \$567         \$567         \$529         \$529         \$457         \$4           57         \$773         \$773         \$713         \$713         \$682         \$682         \$652         \$592         \$592         \$552         \$552         \$477         \$4           58         \$805         \$805         \$742         \$741         \$711         \$711         \$679         \$679         \$617         \$575         \$575         \$497         \$4           59         \$827         \$827         \$762         \$762         \$730 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$369</td></t<>															\$369
54         \$680         \$680         \$627         \$627         \$600         \$600         \$574         \$574         \$521         \$521         \$485         \$485         \$420         \$485           55         \$711         \$711         \$655         \$655         \$627         \$627         \$600         \$600         \$544         \$544         \$507         \$507         \$438         \$44           56         \$741         \$741         \$683         \$683         \$654         \$625         \$625         \$567         \$567         \$529         \$529         \$457         \$4           57         \$773         \$773         \$713         \$713         \$682         \$682         \$652         \$592         \$592         \$552         \$552         \$477         \$4           58         \$805         \$805         \$742         \$741         \$711         \$711         \$679         \$679         \$617         \$575         \$575         \$497         \$4           59         \$827         \$827         \$762         \$762         \$730         \$730         \$698         \$698         \$633         \$633         \$590         \$510         \$5           60         \$849															\$386 \$403
55         \$711         \$711         \$655         \$665         \$627         \$627         \$600         \$544         \$544         \$507         \$507         \$438         \$4           56         \$741         \$741         \$683         \$683         \$654         \$654         \$625         \$567         \$567         \$529         \$529         \$4477         \$4           57         \$773         \$773         \$713         \$713         \$682         \$682         \$652         \$592         \$592         \$552         \$552         \$477         \$4           58         \$805         \$805         \$742         \$711         \$711         \$679         \$679         \$617         \$617         \$575         \$575         \$497         \$4           59         \$827         \$827         \$762         \$762         \$730         \$730         \$698         \$698         \$633         \$633         \$590         \$510         \$5           60         \$849         \$849         \$782         \$782         \$749         \$749         \$716         \$716         \$650         \$660         \$606         \$523         \$5           61         \$872         \$872         \$804 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td>\$403</td></t<>												-			\$403
56       \$741       \$741       \$683       \$683       \$664       \$654       \$625       \$567       \$567       \$529       \$529       \$457       \$457         57       \$773       \$773       \$713       \$713       \$682       \$682       \$652       \$592       \$592       \$552       \$552       \$477       \$4         58       \$805       \$805       \$742       \$742       \$711       \$711       \$679       \$679       \$617       \$617       \$575       \$575       \$497       \$4         59       \$827       \$827       \$762       \$762       \$730       \$730       \$698       \$698       \$633       \$633       \$590       \$590       \$510       \$5         60       \$849       \$849       \$782       \$782       \$749       \$749       \$716       \$716       \$650       \$650       \$606       \$606       \$523       \$5         61       \$872       \$872       \$804       \$804       \$770       \$770       \$736       \$736       \$668       \$668       \$622       \$622       \$538       \$5         62       \$896       \$896       \$826       \$826       \$791       \$791       \$756       \$756<							_								\$438
57       \$773       \$773       \$713       \$713       \$682       \$682       \$652       \$592       \$592       \$552       \$552       \$477       \$4         58       \$805       \$805       \$742       \$711       \$711       \$679       \$679       \$617       \$617       \$575       \$575       \$497       \$4         59       \$827       \$827       \$762       \$762       \$730       \$730       \$698       \$698       \$633       \$633       \$590       \$590       \$510       \$5         60       \$849       \$849       \$782       \$749       \$749       \$716       \$716       \$650       \$650       \$606       \$606       \$523       \$5         61       \$872       \$872       \$804       \$804       \$770       \$770       \$736       \$736       \$668       \$668       \$622       \$622       \$538       \$5         62       \$896       \$896       \$826       \$826       \$791       \$791       \$756       \$756       \$686       \$686       \$639       \$639       \$553       \$5         63       \$920       \$920       \$848       \$848       \$812       \$812       \$776       \$776       \$704 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td>\$457</td>										-					\$457
58     \$805     \$805     \$742     \$742     \$711     \$617     \$679     \$617     \$617     \$575     \$575     \$497     \$497       59     \$827     \$827     \$762     \$762     \$730     \$730     \$698     \$698     \$633     \$633     \$590     \$590     \$510     \$5       60     \$849     \$849     \$782     \$782     \$749     \$749     \$716     \$716     \$650     \$650     \$606     \$606     \$523     \$5       61     \$872     \$872     \$804     \$804     \$770     \$770     \$736     \$736     \$668     \$668     \$662     \$622     \$622     \$538     \$5       62     \$896     \$896     \$826     \$791     \$791     \$756     \$756     \$686     \$686     \$639     \$639     \$553     \$5       63     \$920     \$920     \$848     \$848     \$812     \$812     \$776     \$776     \$704     \$704     \$656     \$656     \$567     \$5															\$477
59         \$827         \$762         \$762         \$730         \$730         \$698         \$698         \$633         \$633         \$590         \$510         \$5           60         \$849         \$849         \$782         \$749         \$749         \$716         \$716         \$650         \$650         \$606         \$606         \$523         \$5           61         \$872         \$872         \$804         \$804         \$770         \$736         \$736         \$668         \$668         \$622         \$622         \$538         \$5           62         \$896         \$896         \$826         \$826         \$791         \$791         \$756         \$756         \$686         \$686         \$639         \$639         \$553         \$5           63         \$920         \$920         \$848         \$848         \$812         \$812         \$776         \$776         \$704         \$704         \$656         \$656         \$567         \$56															\$497
60     \$849     \$849     \$782     \$782     \$749     \$746     \$716     \$650     \$650     \$606     \$606     \$523     \$566       61     \$872     \$872     \$804     \$804     \$770     \$770     \$736     \$736     \$668     \$668     \$622     \$622     \$538     \$568       62     \$896     \$896     \$826     \$826     \$791     \$791     \$756     \$756     \$686     \$686     \$639     \$639     \$553     \$568       63     \$920     \$920     \$848     \$848     \$812     \$812     \$776     \$776     \$704     \$704     \$656     \$656     \$567     \$568										-		-			\$510
61									-						\$523
62															\$538
63   \$920   \$920   \$848   \$848   \$812   \$812   \$776   \$776   \$704   \$704   \$656   \$656   \$567   \$5										-					\$553
															\$567
, , , , , , , , , , , , , , , , , , ,	64	\$945	\$945	\$871	\$871	\$834	\$834	\$797	\$797	\$723	\$723	\$674	\$674	\$583	\$583
											\$723				\$583

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 2500/100 (2+ Members)

Individual														DC13)
Rate Calcu														
	Are			ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$356	\$356	\$328	\$328	\$314	\$314	\$300	\$300	\$272	\$272	\$254	\$254	\$219	\$219
1	\$290	\$290	\$267	\$267	\$256	\$256	\$245	\$245	\$222	\$222	\$207	\$207	\$179	\$179
2	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$111	\$111
3	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
4	\$176	\$176	\$162	\$162	\$155	\$155	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
5	\$165	\$165	\$152	\$152	\$146	\$146	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
6	\$156	\$156	\$144	\$144	\$138	\$138	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
7	\$147	\$147	\$136	\$136	\$130	\$130	\$124	\$124	\$113	\$113	\$105	\$105	\$91	\$91
8	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
9	\$143	\$143	\$132	\$132	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
10	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
11	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
12	\$170	\$170	\$157	\$157	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$105	\$105
13	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
14	\$197	\$197	\$181	\$181	\$174	\$174	\$166	\$166	\$151	\$151	\$140	\$140	\$121	\$121
15	\$210	\$210	\$194	\$194	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$129	\$129
16	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
17	\$223	\$223	\$206	\$206	\$197	\$197	\$189	\$189	\$171	\$171	\$159	\$159	\$138	\$138
18	\$221	\$221	\$204	\$204	\$195	\$195	\$187	\$187	\$169	\$169	\$158	\$158	\$136	\$136
19	\$222	\$222	\$205	\$205	\$196	\$196	\$187	\$187	\$170	\$170	\$159	\$159	\$137	\$137
20	\$228	\$228	\$210	\$210	\$201	\$201	\$192	\$192	\$175	\$175	\$163	\$163	\$141	\$141
21	\$235	\$235	\$216	\$216	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
22 23	\$243 \$248	\$243 \$248	\$224 \$228	\$224 \$228	\$214 \$219	\$214 \$219	\$205 \$209	\$205 \$209	\$186 \$190	\$186 \$190	\$173 \$177	\$173 \$177	\$149 \$153	\$149 \$153
24	\$257	\$257	\$237	\$237	\$227	\$227	\$217	\$217	\$197	\$197	\$183	\$183	\$158	\$158
25	\$263	\$263	\$243	\$243	\$232	\$232	\$222	\$222	\$202	\$202	\$188	\$188	\$162	\$162
26	\$275	\$275	\$254	\$254	\$243	\$243	\$232	\$232	\$211	\$211	\$196	\$196	\$169	\$169
27	\$319	\$319	\$294	\$294	\$281	\$281	\$269	\$269	\$244	\$244 \$251	\$227	\$227	\$196	\$196
28 29	\$328 \$341	\$328 \$341	\$303 \$314	\$303 \$314	\$290 \$301	\$290 \$301	\$277 \$287	\$277 \$287	\$251 \$261	\$261	\$234 \$243	\$234 \$243	\$202 \$210	\$202 \$210
30	\$352	\$352	\$325	\$325	\$311	\$311	\$297	\$297	\$270	\$270	\$251	\$251	\$217	\$217
31	\$365	\$365	\$336	\$336	\$322	\$322	\$308	\$308	\$279	\$279	\$260	\$260	\$225	\$225
32	\$380	\$380	\$350	\$350	\$335	\$335	\$321	\$321	\$291	\$291	\$271	\$271	\$234	\$234
33	\$393	\$393	\$362	\$362	\$347	\$347	\$332	\$332	\$301	\$301	\$280	\$280	\$242	\$242
34	\$404	\$404	\$372	\$372	\$356	\$356	\$341	\$341	\$309	\$309	\$288	\$288	\$249	\$249
35	\$413	\$413	\$381	\$381	\$365	\$365	\$349	\$349	\$317	\$317	\$295	\$295	\$255	\$255
36	\$424	\$424	\$390	\$390	\$374	\$374	\$357	\$357	\$324	\$324	\$302	\$302	\$261	\$261
37	\$435	\$435	\$401	\$401	\$384	\$384	\$367	\$367	\$333	\$333	\$310	\$310	\$268	\$268
38	\$445	\$445	\$410	\$410	\$393	\$393	\$376	\$376	\$341	\$341	\$318	\$318	\$274	\$274
39	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
40	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
41	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$244	\$244
42	\$396	\$396	\$365	\$365	\$349	\$349	\$334	\$334	\$303	\$303	\$282	\$282	\$244	\$244
43	\$396	\$396	\$365	\$365	\$350	\$350	\$334	\$334	\$304	\$304	\$283	\$283	\$244	\$244
44	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
45	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
46	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
47	\$396	\$396	\$365	\$365	\$350	\$350	\$334	\$334	\$304	\$304	\$283	\$283	\$244	\$244
48	\$398	\$398	\$367	\$367	\$351	\$351	\$336	\$336	\$305	\$305	\$284	\$284	\$245	\$245
49	\$465	\$465	\$429	\$429	\$410	\$410	\$392	\$392	\$356	\$356	\$332	\$332	\$287	\$287
50	\$439	\$439	\$405	\$405	\$387	\$387	\$370	\$370	\$336	\$336	\$313	\$313	\$271	\$271
51	\$449	\$449	\$414	\$414	\$397	\$397	\$379	\$379	\$344	\$344	\$321	\$321	\$277	\$277
52	\$468	\$468	\$432	\$432	\$413	\$413	\$395	\$395	\$359	\$359	\$334	\$334	\$289	\$289
53	\$488	\$488	\$450	\$450	\$430	\$430	\$412	\$412	\$373	\$373	\$348	\$348	\$301	\$301
54	\$508	\$508	\$468	\$468	\$448	\$448	\$428	\$428	\$389	\$389	\$362	\$362	\$313	\$313
55	\$530	\$530	\$489	\$489	\$468	\$468	\$447	\$447	\$406	\$406	\$378	\$378	\$327	\$327
56	\$551	\$551	\$508	\$508	\$487	\$487	\$465	\$465	\$422	\$422	\$393	\$393	\$340	\$340
57	\$575	\$575	\$530	\$530	\$507	\$507	\$485	\$485	\$440	\$440	\$410	\$410	\$355	\$355
58	\$600	\$600	\$553	\$553	\$529	\$529	\$506	\$506	\$459	\$459	\$428	\$428	\$370	\$370
59	\$616	\$616	\$568	\$568	\$543	\$543	\$520	\$520	\$472	\$472	\$440	\$440	\$380	\$380
60	\$632	\$632	\$583	\$583	\$558	\$558	\$534	\$534	\$484	\$484	\$451	\$451	\$390	\$390
61	\$649	\$649	\$599	\$599	\$573	\$573	\$548	\$548	\$497	\$497	\$464	\$464	\$401	\$401
62	\$666	\$666	\$614	\$614	\$588	\$588	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411
63	\$683	\$683	\$630	\$630	\$603	\$603	\$577	\$577	\$523	\$523	\$488	\$488	\$421	\$421
64	\$703	\$703	\$648	\$648	\$620	\$620	\$593	\$593	\$538	\$538	\$502	\$502	\$433	\$433
65+	\$703	\$703	\$648	\$648	\$620	\$620	\$593	\$593	\$538	\$538	\$502	\$502	\$433	\$433

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 3000/100 (1 Member)

								t Plus	•	iusj 5	000/1	00 (11	VICITIO	C1 <i>)</i>
Rate Calcu										_	_	_		
	Are			ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$338	\$338	\$311	\$311	\$298	\$298	\$285	\$285	\$259	\$259	\$241	\$241	\$208	\$208
1	\$246	\$246	\$226	\$226	\$217	\$217	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
2	\$180	\$180	\$166	\$166	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$111	\$111
3	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
4 5	\$179 \$173	\$179 \$173	\$165 \$160	\$165 \$160	\$158 \$153	\$158 \$153	\$151 \$146	\$151 \$146	\$137 \$132	\$137 \$132	\$127 \$123	\$127 \$123	\$110 \$107	\$110 \$107
6	\$173 \$167	\$173 \$167	\$154	\$154	\$148	\$148	\$141	\$140	\$128	\$128	\$119	\$119	\$107	\$107
7	\$160	\$160	\$148	\$148	\$141	\$141	\$135	\$135	\$123	\$123	\$114	\$114	\$99	\$99
8	\$158	\$158	\$146	\$146	\$140	\$140	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
9	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$122	\$122	\$113	\$113	\$98	\$98
10	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
11	\$166	\$166	\$153	\$153	\$146	\$146	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
12	\$175	\$175	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
13	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$139	\$130	\$130	\$112	\$112
14	\$191	\$191	\$176	\$176	\$169	\$169	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
15	\$197	\$197	\$182	\$182	\$174	\$174	\$166	\$166	\$151	\$151	\$141	\$141	\$121	\$121
16	\$202	\$202	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$144	\$144	\$125	\$125
17	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
18	\$208	\$208	\$192	\$192	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
19	\$210	\$210	\$193	\$193	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$129	\$129
20	\$215	\$215	\$198	\$198	\$190	\$190	\$182	\$182	\$165	\$165	\$153	\$153	\$133	\$133
21	\$221	\$221	\$203	\$203	\$195	\$195	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
22	\$224	\$224	\$207	\$207	\$198	\$198	\$189	\$189	\$172	\$172	\$160	\$160	\$138	\$138
23	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
24	\$235	\$235	\$217	\$217	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
25	\$241	\$241	\$222	\$222	\$212	\$212	\$203	\$203	\$184	\$184	\$172	\$172	\$148	\$148
26	\$280	\$280	\$258	\$258	\$247	\$247	\$236	\$236	\$214	\$214	\$199	\$199	\$172	\$172
27	\$292	\$292	\$269	\$269 \$280	\$257	\$257	\$246 \$256	\$246	\$223	\$223 \$232	\$208	\$208	\$180	\$180
28 29	\$303 \$314	\$303 \$314	\$280 \$289	\$289	\$268 \$277	\$268 \$277	\$265	\$256 \$265	\$232 \$240	\$232	\$216 \$224	\$216 \$224	\$187 \$193	\$187 \$193
30	\$327	\$327	\$302	\$302	\$289	\$289	\$276	\$276	\$251	\$251	\$234	\$234	\$202	\$202
31	\$340	\$340	\$314	\$314	\$300	\$300	\$287	\$287	\$260	\$260	\$243	\$243	\$210	\$210
32	\$355	\$355	\$327	\$327	\$313	\$313	\$299	\$299	\$272	\$272	\$253	\$253	\$219	\$219
33	\$369	\$369	\$340	\$340	\$325	\$325	\$311	\$311	\$282	\$282	\$263	\$263	\$227	\$227
34	\$379	\$379	\$349	\$349	\$334	\$334	\$320	\$320	\$290	\$290	\$270	\$270	\$234	\$234
35	\$391	\$391	\$361	\$361	\$345	\$345	\$330	\$330	\$299	\$299	\$279	\$279	\$241	\$241
36	\$403	\$403	\$372	\$372	\$356	\$356	\$340	\$340	\$309	\$309	\$288	\$288	\$249	\$249
37	\$415	\$415	\$383	\$383	\$366	\$366	\$350	\$350	\$318	\$318	\$296	\$296	\$256	\$256
38	\$427	\$427	\$394	\$394	\$377	\$377	\$361	\$361	\$327	\$327	\$305	\$305	\$263	\$263
39	\$440	\$440	\$405	\$405	\$388	\$388	\$371	\$371	\$337	\$337	\$314	\$314	\$271	\$271
40	\$410	\$410	\$378	\$378	\$362	\$362	\$346	\$346	\$314	\$314	\$293	\$293	\$253	\$253
41	\$416	\$416	\$384	\$384	\$367	\$367	\$351	\$351	\$319	\$319	\$297	\$297	\$257	\$257
42	\$429	\$429	\$395	\$395	\$378	\$378	\$362	\$362	\$328	\$328	\$306	\$306	\$264	\$264
43	\$440	\$440	\$405	\$405	\$388	\$388	\$371	\$371	\$337	\$337	\$314	\$314	\$271	\$271
44	\$447	\$447	\$412	\$412	\$394	\$394	\$377	\$377	\$342	\$342	\$319	\$319	\$276	\$276
45 46	\$454	\$454	\$419	\$419	\$401	\$401	\$383	\$383	\$348	\$348	\$324	\$324	\$280	\$280
46 47	\$461	\$461	\$425	\$425	\$407	\$407	\$389	\$389	\$353	\$353	\$329	\$329	\$285	\$285
47 49	\$469 \$476	\$469 \$476	\$432 \$439	\$432 \$439	\$414 \$420	\$414	\$395 \$402	\$395 \$402	\$359 \$365	\$359 \$365	\$334 \$340	\$334 \$340	\$289 \$294	\$289 \$294
48 49	\$476 \$499	\$476 \$499	\$439 \$460	\$439 \$460	\$420 \$440	\$420 \$440	\$402 \$421	\$402 \$421	\$365 \$382	\$365	\$340 \$356	\$340 \$356	\$294	\$294
50	\$522	\$522	\$481	\$481	\$460	\$460	\$440	\$440	\$400	\$400	\$372	\$372	\$307	\$307
50 51	\$546	\$546	\$504	\$504	\$482	\$482	\$461	\$461	\$418	\$418	\$390	\$390	\$337	\$337
52	\$573	\$573	\$528	\$528	\$505	\$505	\$483	\$483	\$439	\$439	\$409	\$409	\$353	\$353
53	\$600	\$600	\$553	\$553	\$530	\$530	\$507	\$507	\$460	\$460	\$428	\$428	\$370	\$370
54	\$627	\$627	\$578	\$578	\$553	\$553	\$529	\$529	\$480	\$480	\$448	\$448	\$387	\$387
55	\$656	\$656	\$605	\$605	\$579	\$579	\$554	\$554	\$502	\$502	\$468	\$468	\$405	\$405
56	\$688	\$688	\$634	\$634	\$607	\$607	\$580	\$580	\$527	\$527	\$491	\$491	\$424	\$424
57	\$718	\$718	\$662	\$662	\$634	\$634	\$606	\$606	\$550	\$550	\$513	\$513	\$443	\$443
58	\$751	\$751	\$692	\$692	\$662	\$662	\$633	\$633	\$575	\$575	\$536	\$536	\$463	\$463
59	\$772	\$772	\$712	\$712	\$681	\$681	\$652	\$652	\$591	\$591	\$551	\$551	\$476	\$476
60	\$794	\$794	\$732	\$732	\$701	\$701	\$670	\$670	\$608	\$608	\$567	\$567	\$490	\$490
61	\$818	\$818	\$754	\$754	\$722	\$722	\$690	\$690	\$626	\$626	\$584	\$584	\$504	\$504
62	\$841	\$841	\$776	\$776	\$742	\$742	\$710	\$710	\$644	\$644	\$600	\$600	\$519	\$519
63	\$866	\$866	\$798	\$798	\$764	\$764	\$731	\$731	\$663	\$663	\$618	\$618	\$534	\$534
64	\$891	\$891	\$822	\$822	\$787	\$787	\$752	\$752	\$683	\$683	\$636	\$636	\$550	\$550
65+	\$891	\$891	\$822	\$822	\$787	\$787	\$752	\$752	\$683	\$683	\$636	\$636	\$550	\$550

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 3000/100 (2+ Members)

Individual									•					Del3)
Rate Calcu							ī							
	Are			ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$299	\$299	\$276	\$276	\$264	\$264	\$253	\$253	\$229	\$229	\$214	\$214	\$185	\$185
1	\$234	\$234	\$216	\$216	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
2	\$160	\$160	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$98
3	\$158	\$158	\$146	\$146	\$139	\$139	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
4	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$119	\$119	\$111	\$111	\$96	\$96
5	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
6	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
7	\$136	\$136	\$126	\$126	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
8	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
9	\$133	\$133	\$123	\$123	\$118	\$118	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
10	\$135	\$135	\$124	\$124	\$119	\$119	\$114	\$114	\$103	\$103	\$96	\$96	\$83	\$83
11	\$142	\$142	\$131	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
12	\$151	\$151	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
13	\$163	\$163	\$150	\$150	\$144	\$144	\$137	\$137	\$125	\$125	\$116	\$116	\$100	\$100
14	\$172	\$172	\$158	\$158	\$152	\$152	\$145	\$145	\$131	\$131	\$122	\$122	\$106	\$106
15	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$111	\$111
16	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
17	\$189	\$189	\$174	\$174	\$167	\$167	\$159	\$159	\$145	\$145	\$135	\$135	\$116	\$116
18	\$187	\$187	\$172	\$172	\$165	\$165	\$157	\$157	\$143	\$143	\$133	\$133	\$115	\$115
19	\$187	\$187	\$173	\$173	\$165	\$165	\$158	\$158	\$143	\$143	\$134	\$134	\$115	\$115
20	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
21	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
22 23	\$201 \$204	\$201 \$204	\$185 \$188	\$185 \$188	\$177 \$180	\$177 \$180	\$169 \$172	\$169 \$172	\$153 \$156	\$153 \$156	\$143 \$145	\$143 \$145	\$124 \$126	\$124 \$126
24 25	\$211 \$215	\$211 \$215	\$195	\$195	\$186 \$190	\$186	\$178 \$182	\$178 \$182	\$162	\$162	\$151 \$154	\$151	\$130	\$130 \$133
25 26	\$215 \$251	\$251	\$199 \$231	\$199 \$231	\$221	\$190 \$221	\$212	\$212	\$165 \$192	\$165 \$192	\$179	\$154 \$179	\$133 \$155	\$155
26 27	\$261	\$261	\$241	\$241	\$230	\$230	\$220	\$212	\$200	\$200	\$186	\$186	\$161	\$161
28	\$271	\$271	\$250	\$250	\$239	\$239	\$229	\$229	\$200	\$200	\$194	\$194	\$167	\$167
29	\$283	\$283	\$250	\$261	\$250	\$250	\$239	\$239	\$206 \$217	\$206 \$217	\$202	\$202	\$175	\$175
30	\$293	\$293	\$270	\$270	\$259	\$259	\$247	\$247	\$224	\$224	\$202	\$209	\$181	\$181
31	\$305	\$305	\$281	\$281	\$269	\$269	\$258	\$258	\$234	\$234	\$218	\$218	\$188	\$188
32	\$318	\$318	\$293	\$293	\$281	\$281	\$268	\$268	\$244	\$244	\$227	\$227	\$196	\$196
33	\$329	\$329	\$303	\$303	\$290	\$290	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
34	\$340	\$340	\$314	\$314	\$300	\$300	\$287	\$287	\$260	\$260	\$243	\$243	\$210	\$210
35	\$349	\$349	\$322	\$322	\$308	\$308	\$295	\$295	\$268	\$268	\$249	\$249	\$215	\$215
36	\$362	\$362	\$334	\$334	\$319	\$319	\$305	\$305	\$277	\$277	\$258	\$258	\$223	\$223
37	\$373	\$373	\$344	\$344	\$329	\$329	\$315	\$315	\$286	\$286	\$266	\$266	\$230	\$230
38	\$383	\$383	\$353	\$353	\$338	\$338	\$323	\$323	\$293	\$293	\$274	\$274	\$236	\$236
39	\$383	\$383	\$353	\$353	\$338	\$338	\$323	\$323	\$293	\$293	\$273	\$273	\$236	\$236
40	\$383	\$383	\$353	\$353	\$338	\$338	\$323	\$323	\$293	\$293	\$273	\$273	\$236	\$236
41	\$383	\$383	\$353	\$353	\$338	\$338	\$323	\$323	\$293	\$293	\$273	\$273	\$236	\$236
42	\$341	\$341	\$314	\$314	\$301	\$301	\$288	\$288	\$261	\$261	\$243	\$243	\$210	\$210
43	\$342	\$342	\$316	\$316	\$302	\$302	\$289	\$289	\$262	\$262	\$244	\$244	\$211	\$211
44	\$345	\$345	\$318	\$318	\$304	\$304	\$291	\$291	\$264	\$264	\$246	\$246	\$213	\$213
45	\$347	\$347	\$320	\$320	\$306	\$306	\$293	\$293	\$266	\$266	\$248	\$248	\$214	\$214
46	\$351	\$351	\$323	\$323	\$309	\$309	\$296	\$296	\$269	\$269	\$250	\$250	\$216	\$216
47	\$353	\$353	\$325	\$325	\$311	\$311	\$297	\$297	\$270	\$270	\$252	\$252	\$217	\$217
48	\$357	\$357	\$329	\$329	\$315	\$315	\$301	\$301	\$273	\$273	\$254	\$254	\$220	\$220
49	\$418	\$418	\$385	\$385	\$369	\$369	\$352	\$352	\$320	\$320	\$298	\$298	\$258	\$258
50	\$399	\$399	\$368	\$368	\$352	\$352	\$337	\$337	\$305	\$305	\$285	\$285	\$246	\$246
51	\$409	\$409	\$377	\$377	\$361	\$361	\$345	\$345	\$313	\$313	\$292	\$292	\$252	\$252
52	\$430	\$430	\$396	\$396	\$379	\$379	\$363	\$363	\$329	\$329	\$307	\$307	\$265	\$265
53	\$449	\$449	\$414	\$414	\$397	\$397	\$379	\$379	\$344	\$344	\$321	\$321	\$277	\$277
54	\$469	\$469	\$432	\$432	\$414	\$414	\$396	\$396	\$359	\$359	\$335	\$335	\$289	\$289
55	\$492	\$492	\$453	\$453	\$434	\$434	\$415	\$415	\$376	\$376	\$351	\$351	\$303	\$303
56	\$513	\$513	\$473	\$473	\$453	\$453	\$433	\$433	\$393	\$393	\$366	\$366	\$317	\$317
57	\$536	\$536	\$494	\$494	\$473	\$473	\$453	\$453	\$411	\$411	\$383	\$383	\$331	\$331
58	\$561	\$561	\$518	\$518	\$495	\$495	\$474	\$474	\$430	\$430	\$401	\$401	\$346	\$346
59	\$578	\$578	\$533	\$533	\$510	\$510	\$487	\$487	\$442	\$442	\$412	\$412	\$356	\$356
60	\$595	\$595	\$548	\$548	\$525	\$525	\$502	\$502	\$455	\$455	\$424	\$424	\$367	\$367
61	\$611	\$611	\$564	\$564	\$540	\$540	\$516	\$516	\$468	\$468	\$436	\$436	\$377	\$377
62	\$628	\$628	\$579	\$579	\$554	\$554	\$530	\$530	\$481	\$481	\$448	\$448	\$387	\$387
63	\$645	\$645	\$594	\$594	\$569	\$569	\$544	\$544	\$494	\$494	\$460	\$460	\$398	\$398
														1 M 4 4 A
64 65+	\$664 \$664	\$664 \$664	\$612 \$612	\$612 \$612	\$586 \$586	\$586 \$586	\$560 \$560	\$560 \$560	\$509 \$509	\$509 \$509	\$474 \$474	\$474 \$474	\$410 \$410	\$410 \$410

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 5000/100 (1 Member)

										Jus] 5	000/1	00 (11	VICITIO	ei)
Rate Calcu										_				
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$243	\$243	\$224	\$224	\$214	\$214 \$132	\$205	\$205	\$186	\$186	\$173	\$173	\$150	\$150
1	\$149	\$149 \$113	\$138	\$138	\$132		\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
2	\$113 \$113	\$113	\$104 \$104	\$104 \$104	\$99 \$99	\$99 \$99	\$95 \$95	\$95 \$95	\$86 \$86	\$86 \$86	\$80 \$80	\$80 \$80	\$69 \$69	\$69 \$69
3 4	\$113	\$113	\$104	\$104	\$99 \$99	\$99 \$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
5	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
6	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
7	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
8	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
9	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
10	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$69	\$69
11	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
12	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
13	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
14	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$82	\$82	\$70	\$70
15	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
16	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
17	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
18	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
19	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
20	\$130	\$130	\$120	\$120	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
21	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$99	\$99	\$93	\$93	\$80	\$80
22	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
23	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
24	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
25	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
26	\$139	\$139	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
27	\$145	\$145	\$133	\$133	\$127	\$127	\$122	\$122	\$111	\$111	\$103	\$103	\$89	\$89
28	\$148	\$148	\$137	\$137	\$131	\$131	\$125	\$125	\$114	\$114	\$106	\$106	\$91	\$91
29 30	\$154 \$161	\$154 \$161	\$142 \$148	\$142 \$148	\$136 \$142	\$136 \$142	\$130 \$136	\$130 \$136	\$118 \$123	\$118 \$123	\$110 \$115	\$110 \$115	\$95 \$99	\$95 \$99
31	\$169	\$169	\$156	\$156	\$149	\$142	\$143	\$143	\$129	\$123	\$121	\$121	\$104	\$104
32	\$175	\$175	\$161	\$161	\$154	\$154	\$148	\$148	\$134	\$134	\$125	\$125	\$104	\$104
33	\$183	\$183	\$169	\$169	\$162	\$162	\$155	\$155	\$140	\$140	\$131	\$131	\$113	\$113
34	\$190	\$190	\$175	\$175	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
35	\$197	\$197	\$182	\$182	\$174	\$174	\$167	\$167	\$151	\$151	\$141	\$141	\$122	\$122
36	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
37	\$214	\$214	\$197	\$197	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$132	\$132
38	\$222	\$222	\$204	\$204	\$196	\$196	\$187	\$187	\$170	\$170	\$158	\$158	\$137	\$137
39	\$213	\$213	\$196	\$196	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$131	\$131
40	\$218	\$218	\$201	\$201	\$192	\$192	\$184	\$184	\$167	\$167	\$156	\$156	\$134	\$134
41	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
42	\$242	\$242	\$223	\$223	\$213	\$213	\$204	\$204	\$185	\$185	\$172	\$172	\$149	\$149
43	\$252	\$252	\$233	\$233	\$223	\$223	\$213	\$213	\$193	\$193	\$180	\$180	\$156	\$156
44	\$263	\$263	\$243	\$243	\$232	\$232	\$222	\$222	\$202	\$202	\$188	\$188	\$162	\$162
45 46	\$276	\$276	\$254	\$254	\$244	\$244	\$233	\$233	\$211	\$211	\$197	\$197	\$170	\$170
46	\$287	\$287	\$265	\$265	\$253	\$253	\$242	\$242	\$220	\$220	\$205	\$205	\$177	\$177
47 49	\$300	\$300	\$276	\$276	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185 \$104	\$185 \$104
48 49	\$314 \$333	\$314 \$333	\$290 \$307	\$290 \$307	\$277 \$293	\$277 \$293	\$265 \$281	\$265 \$281	\$240 \$255	\$240 \$255	\$224 \$237	\$224 \$237	\$194 \$205	\$194 \$205
50	\$351	\$351	\$307	\$307	\$309	\$309	\$296	\$296	\$268	\$268	\$250	\$250	\$205	\$205
50 51	\$372	\$372	\$343	\$343	\$328	\$328	\$314	\$314	\$285	\$285	\$266	\$266	\$229	\$229
52	\$395	\$395	\$364	\$364	\$348	\$348	\$333	\$333	\$302	\$302	\$282	\$282	\$243	\$243
53	\$417	\$417	\$384	\$384	\$368	\$368	\$352	\$352	\$319	\$319	\$297	\$297	\$257	\$257
54	\$440	\$440	\$406	\$406	\$389	\$389	\$371	\$371	\$337	\$337	\$314	\$314	\$271	\$271
55	\$465	\$465	\$429	\$429	\$411	\$411	\$393	\$393	\$356	\$356	\$332	\$332	\$287	\$287
56	\$491	\$491	\$453	\$453	\$433	\$433	\$414	\$414	\$376	\$376	\$351	\$351	\$303	\$303
57	\$518	\$518	\$478	\$478	\$457	\$457	\$437	\$437	\$397	\$397	\$370	\$370	\$320	\$320
58	\$547	\$547	\$504	\$504	\$482	\$482	\$461	\$461	\$419	\$419	\$390	\$390	\$337	\$337
59	\$565	\$565	\$521	\$521	\$498	\$498	\$477	\$477	\$432	\$432	\$403	\$403	\$348	\$348
60	\$583	\$583	\$538	\$538	\$515	\$515	\$492	\$492	\$447	\$447	\$416	\$416	\$360	\$360
61	\$603	\$603	\$556	\$556	\$532	\$532	\$509	\$509	\$462	\$462	\$430	\$430	\$372	\$372
62	\$623	\$623	\$574	\$574	\$550	\$550	\$526	\$526	\$477	\$477	\$445	\$445	\$384	\$384
63	\$645	\$645	\$595	\$595	\$569	\$569	\$544	\$544	\$494	\$494	\$460	\$460	\$398	\$398
64	\$666	\$666	\$614	\$614	\$587	\$587	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411
65+	\$666	\$666	\$614	\$614	\$587	\$587	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 5000/100 (2+ Members)

Individual									•					Dels)
Rate Calcu			_											
		a 1		ea 2		a 3		ea 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$145	\$145	\$125	\$125
1	\$125	\$125	\$115	\$115	\$110	\$110	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
2	\$94 \$95	\$94 \$95	\$87 \$87	\$87 \$87	\$83 \$83	\$83 \$83	\$79 \$80	\$79 \$80	\$72 \$72	\$72 \$72	\$67 \$67	\$67 \$67	\$58 \$58	\$58 \$58
3 4	\$93 \$94	\$93 \$94	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72 \$72	\$67 \$67	\$67	\$58	\$58
5	\$94 \$94	\$94 \$94	\$87	\$87	\$83	\$83	\$80	\$80	\$72 \$72	\$72 \$72	\$67	\$67 \$67	\$58	\$58
6	\$92	\$92	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
7	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
8	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
9	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
10	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
11	\$93	\$93	\$86	\$86	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
12	\$94	\$94	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
13	\$95	\$95	\$87	\$87	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$58	\$58
14	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
15	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
16	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
17	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
18	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
19	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
20	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
21	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
22	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$83	\$83	\$78	\$78	\$67	\$67
23	\$98	\$98	\$90	\$90	\$86	\$86	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
24	\$98	\$98	\$90	\$90	\$86	\$86	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
25	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$61	\$61
26 27	\$105 \$121	\$105 \$121	\$96 \$111	\$96 \$111	\$92 \$107	\$92 \$107	\$88 \$102	\$88 \$102	\$80 \$93	\$80 \$93	\$75 \$86	\$75 \$86	\$64 \$74	\$64 \$74
28	\$125	\$125	\$115	\$115	\$107	\$107	\$102	\$102	\$96	\$96	\$89	\$89	\$74 \$77	\$77
29	\$131	\$131	\$121	\$121	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$81	\$81
30	\$135	\$135	\$125	\$125	\$119	\$119	\$114	\$114	\$103	\$103	\$96	\$96	\$83	\$83
31	\$141	\$141	\$130	\$130	\$125	\$125	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
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33	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
34	\$160	\$160	\$148	\$148	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$99	\$99
35	\$165	\$165	\$152	\$152	\$146	\$146	\$139	\$139	\$126	\$126	\$118	\$118	\$102	\$102
36	\$172	\$172	\$158	\$158	\$151	\$151	\$145	\$145	\$131	\$131	\$122	\$122	\$106	\$106
37	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
38	\$186	\$186	\$171	\$171	\$164	\$164	\$157	\$157	\$142	\$142	\$133	\$133	\$115	\$115
39	\$172	\$172	\$158	\$158	\$152	\$152	\$145	\$145	\$131	\$131	\$122	\$122	\$106	\$106
40	\$174	\$174	\$160	\$160	\$153	\$153	\$146	\$146	\$133	\$133	\$124	\$124	\$107	\$107
41	\$177	\$177	\$163	\$163	\$156	\$156	\$150	\$150	\$136	\$136	\$126	\$126	\$109	\$109
42	\$181	\$181	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
43	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
44	\$193	\$193	\$178	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
45 46	\$201	\$201 \$210	\$185 \$104	\$185 \$104	\$177 \$185	\$177 ¢105	\$170 \$177	\$170 \$177	\$154 \$161	\$154 \$161	\$143 \$150	\$143 \$150	\$124 \$130	\$124
46 47	\$210 \$219	\$210 \$219	\$194 \$202	\$194 \$202	\$185 \$193	\$185 \$193	\$177 \$185	\$177 \$185	\$161 \$168	\$168	\$150 \$156	\$150 \$156	\$130 \$135	\$130 \$135
47	\$219	\$219	\$202 \$210	\$202	\$201	\$201	\$192	\$192	\$175	\$175	\$163	\$163	\$141	\$141
49	\$243	\$243	\$224	\$224	\$215	\$215	\$205	\$205	\$186	\$186	\$174	\$174	\$150	\$150
50	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$182	\$182	\$158	\$158
51	\$272	\$272	\$251	\$251	\$240	\$240	\$230	\$230	\$208	\$208	\$194	\$194	\$168	\$168
52	\$287	\$287	\$264	\$264	\$253	\$253	\$242	\$242	\$220	\$220	\$205	\$205	\$177	\$177
53	\$303	\$303	\$279	\$279	\$268	\$268	\$256	\$256	\$232	\$232	\$216	\$216	\$187	\$187
54	\$323	\$323	\$298	\$298	\$285	\$285	\$273	\$273	\$247	\$247	\$231	\$231	\$199	\$199
55	\$342	\$342	\$315	\$315	\$302	\$302	\$288	\$288	\$262	\$262	\$244	\$244	\$211	\$211
56	\$363	\$363	\$335	\$335	\$321	\$321	\$307	\$307	\$278	\$278	\$259	\$259	\$224	\$224
57	\$385	\$385	\$355	\$355	\$340	\$340	\$325	\$325	\$295	\$295	\$275	\$275	\$237	\$237
58	\$408	\$408	\$377	\$377	\$360	\$360	\$345	\$345	\$313	\$313	\$291	\$291	\$252	\$252
59	\$423	\$423	\$390	\$390	\$373	\$373	\$357	\$357	\$324	\$324	\$302	\$302	\$261	\$261
60	\$439	\$439	\$405	\$405	\$388	\$388	\$371	\$371	\$336	\$336	\$314	\$314	\$271	\$271
61	\$458	\$458	\$422	\$422	\$404	\$404	\$387	\$387	\$351	\$351	\$327	\$327	\$283	\$283
62	\$475	\$475	\$438	\$438	\$419	\$419	\$401	\$401	\$364	\$364	\$339	\$339	\$293	\$293
63	\$492	\$492	\$453	\$453	\$434	\$434	\$415	\$415	\$377	\$377	\$351	\$351	\$303	\$303
64	\$513	\$513	\$473	\$473	\$452	\$452	\$433	\$433	\$393	\$393	\$366	\$366	\$316	\$316
65+	\$513	\$513	\$473	\$473	\$452	\$452	\$433	\$433	\$393	\$393	\$366	\$366	\$316	\$316

Monthly Rates Effective 01/01/11 ClearProtection 1000 (1 member)

Rate Calcu	ulation:	Find the	appron	er) <b>riate ba</b>	se rate	listed be	elow.							
riato Garo		ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
1	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$67	\$67	\$57	\$57
2	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
3 4	\$83 \$77	\$83 \$77	\$77 \$71	\$77 \$71	\$73 \$68	\$73 \$68	\$70 \$65	\$70 \$65	\$64 \$59	\$64 \$59	\$59 \$55	\$59 \$55	\$51 \$47	\$51 \$47
5	\$77 \$73	\$77 \$73	\$67	\$67	\$64	\$64	\$62	\$62	\$56	\$56	\$53 \$52	\$55 \$52	\$47 \$45	\$47 \$45
6	\$68	\$68	\$63	\$63	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
7	\$65	\$65	\$60	\$60	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
8	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
9	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
10	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
11 12	\$63 \$68	\$63 \$68	\$58 \$63	\$58 \$63	\$56 \$60	\$56 \$60	\$53 \$57	\$53 \$57	\$48 \$52	\$48 \$52	\$45 \$48	\$45 \$48	\$39 \$42	\$39 \$42
13	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$5Z \$57	\$53	\$53	\$46	\$46
14	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
15	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$69	\$69	\$65	\$65	\$56	\$56
16	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$72	\$72	\$63	\$63
17	\$107	\$107	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
18	\$107	\$107	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
19	\$107	\$107	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
20 21	\$107 \$109	\$107 \$109	\$99 \$101	\$99 \$101	\$95 \$96	\$95 \$96	\$91 \$92	\$91 \$92	\$82 \$84	\$82 \$84	\$77 \$78	\$77 \$78	\$66 \$67	\$66 \$67
22	\$109	\$111	\$101	\$101	\$98	\$98	\$94	\$92 \$94	\$85	\$85	\$78 \$79	\$76 \$79	\$67 \$68	\$68
23	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
24	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
25	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
26	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
27	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
28 29	\$118 \$120	\$118 \$120	\$108 \$111	\$108 \$111	\$104 \$106	\$104 \$106	\$99 \$101	\$99 \$101	\$90 \$92	\$90 \$92	\$84 \$86	\$84 \$86	\$72 \$74	\$72 \$74
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32	\$126	\$126	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
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34	\$131	\$131	\$121	\$121	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$81	\$81
35	\$131	\$131	\$121	\$121	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$81	\$81
36 37	\$132 \$136	\$132 \$136	\$122 \$125	\$122 \$125	\$117 \$120	\$117 \$120	\$111 \$115	\$111 \$115	\$101 \$104	\$101 \$104	\$94 \$97	\$94 \$97	\$81 \$84	\$81 \$84
38	\$138	\$138	\$128	\$128	\$122	\$120	\$117	\$117	\$104	\$104	\$99	\$99	\$85	\$85
39	\$149	\$149	\$137	\$137	\$131	\$131	\$125	\$125	\$114	\$114	\$106	\$106	\$92	\$92
40	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$111	\$111	\$96	\$96
41	\$161	\$161	\$149	\$149	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
42	\$168	\$168	\$155	\$155	\$148	\$148	\$141	\$141	\$128	\$128	\$120	\$120	\$103	\$103
43	\$175	\$175 \$170	\$162	\$162	\$155 ¢150	\$155 \$150	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
44 45	\$179 \$182	\$179 \$182	\$165 \$167	\$165 \$167	\$158 \$160	\$158 \$160	\$151 \$153	\$151 \$153	\$137 \$139	\$137 \$139	\$128 \$130	\$128 \$130	\$110 \$112	\$110 \$112
46	\$184	\$184	\$167 \$169	\$169	\$160	\$160	\$155	\$155 \$155	\$140	\$140	\$130	\$130	\$113	\$113
47	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
48	\$204	\$204	\$188	\$188	\$180	\$180	\$172	\$172	\$156	\$156	\$145	\$145	\$126	\$126
49	\$218	\$218	\$201	\$201	\$193	\$193	\$184	\$184	\$167	\$167	\$156	\$156	\$135	\$135
50	\$234	\$234	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
51 52	\$247 \$258	\$247 \$258	\$228 \$238	\$228 \$238	\$218 \$228	\$218 \$228	\$208 \$218	\$208 \$218	\$189 \$198	\$189 \$198	\$176 \$184	\$176 \$184	\$152 \$159	\$152 \$159
52 53	\$258 \$266	\$258 \$266	\$238 \$245	\$238 \$245	\$228 \$235	\$235	\$218 \$224	\$218 \$224	\$198 \$204	\$198	\$184 \$190	\$184 \$190	\$164	\$164
54	\$270	\$270	\$249	\$249	\$239	\$239	\$228	\$228	\$204	\$207	\$193	\$193	\$167	\$167
55	\$276	\$276	\$255	\$255	\$244	\$244	\$233	\$233	\$211	\$211	\$197	\$197	\$170	\$170
56	\$289	\$289	\$266	\$266	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
57	\$307	\$307	\$283	\$283	\$271	\$271	\$259	\$259	\$235	\$235	\$219	\$219	\$189	\$189
58	\$338	\$338	\$311	\$311	\$298	\$298	\$285	\$285	\$259	\$259	\$241	\$241	\$208	\$208
59 60	\$380	\$380	\$351	\$351	\$336	\$336	\$321	\$321	\$291	\$291	\$271	\$271	\$234	\$234
60 61	\$430 \$473	\$430 \$473	\$396 \$436	\$396 \$436	\$379 \$417	\$379 \$417	\$363 \$399	\$363 \$399	\$329 \$362	\$329 \$362	\$307 \$337	\$307 \$337	\$265 \$292	\$265 \$292
62	\$498	\$473 \$498	\$459	\$459	\$440	\$440	\$420	\$420	\$381	\$381	\$356	\$357 \$356	\$307	\$307
63	\$503	\$503	\$464	\$464	\$444	\$444	\$425	\$425	\$385	\$385	\$359	\$359	\$310	\$310
64	\$508	\$508	\$468	\$468	\$448	\$448	\$428	\$428	\$389	\$389	\$362	\$362	\$313	\$313
65+	\$508	\$508	\$468	\$468	\$448	\$448	\$428	\$428	\$389	\$389	\$362	\$362	\$313	\$313

Monthly Rates Effective 01/01/11 ClearProtection 1000 (2+ members)

Rate Calcu	lation:	Add tog	ether th	e base r										
	Are	ea 1	Are	ea 2		ea 3	Are	ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female												
0	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
1	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$67	\$67	\$57	\$57
2	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
3 4	\$83 \$77	\$83 \$77	\$77 \$71	\$77 \$71	\$73 \$68	\$73 \$68	\$70 \$65	\$70 \$65	\$64 \$59	\$64 \$59	\$59 \$55	\$59 \$55	\$51 \$47	\$51 \$47
5	\$77 \$73	\$77 \$73	\$67	\$67	\$64	\$64	\$62	\$62	\$56	\$56	\$53 \$52	\$55 \$52	\$47 \$45	\$47 \$45
6	\$68	\$68	\$63	\$63	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
7	\$65	\$65	\$60	\$60	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
8	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
9	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
10	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
11	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
12	\$68	\$68	\$63	\$63 \$60	\$60 \$60	\$60 \$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
13 14	\$74 \$81	\$74 \$81	\$69 \$74	\$69 \$74	\$66 \$71	\$66 \$71	\$63 \$68	\$63 \$68	\$57 \$62	\$57 \$62	\$53 \$57	\$53 \$57	\$46 \$50	\$46 \$50
15	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$69	\$69	\$65	\$65	\$56	\$56
16	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$72	\$72	\$63	\$63
17	\$107	\$107	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
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21	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
22	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79 \$00	\$79	\$68	\$68
23 24	\$112 \$112	\$112 \$112	\$104 \$104	\$104 \$104	\$99 \$99	\$99 \$99	\$95 \$95	\$95 \$95	\$86 \$86	\$86 \$86	\$80 \$80	\$80 \$80	\$69 \$69	\$69 \$69
25 25	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95 \$95	\$86	\$86	\$80	\$80	\$69	\$69
26	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
27	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
28	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
29	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
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31	\$122	\$122	\$112	\$112	\$108	\$108	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
32	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94 *05	\$94	\$88	\$88	\$76	\$76
33 34	\$124 \$128	\$124 \$128	\$115 \$118	\$115 \$118	\$110 \$113	\$110 \$113	\$105 \$108	\$105 \$108	\$95 \$98	\$95 \$98	\$89 \$91	\$89 \$91	\$77 \$79	\$77 \$79
35	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
36	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
37	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
38	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
39	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
40	\$140	\$140	\$129	\$129	\$124	\$124	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
41	\$140	\$140	\$129	\$129	\$124	\$124	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
42 43	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
43 44	\$149 \$152	\$149 \$152	\$138 \$140	\$138 \$140	\$132 \$134	\$132 \$134	\$126 \$129	\$126 \$129	\$114 \$117	\$114 \$117	\$106 \$109	\$106 \$109	\$92 \$94	\$92 \$94
45	\$154	\$154	\$140	\$140	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
46	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$111	\$111	\$96	\$96
47	\$163	\$163	\$150	\$150	\$144	\$144	\$138	\$138	\$125	\$125	\$116	\$116	\$101	\$101
48	\$173	\$173	\$159	\$159	\$152	\$152	\$146	\$146	\$132	\$132	\$123	\$123	\$106	\$106
49	\$186	\$186	\$171	\$171	\$164	\$164	\$157	\$157	\$142	\$142	\$133	\$133	\$115	\$115
50	\$210	\$210	\$193	\$193	\$185	\$185	\$177	\$177	\$160	\$160	\$149	\$149	\$129	\$129
51 50	\$222	\$222	\$205	\$205	\$196	\$196	\$187	\$187	\$170	\$170	\$159	\$159	\$137	\$137
52 52	\$232	\$232	\$214	\$214	\$204	\$204	\$195 \$202	\$195 \$202	\$177	\$177	\$165 \$171	\$165 \$171	\$143 \$147	\$143 \$147
53 54	\$239 \$244	\$239 \$244	\$221 \$225	\$221 \$225	\$211 \$215	\$211 \$215	\$202 \$206	\$202 \$206	\$183 \$187	\$183 \$187	\$171 \$174	\$171 \$174	\$147 \$150	\$147 \$150
55	\$270	\$270	\$249	\$249	\$238	\$238	\$208	\$208	\$207	\$207	\$174	\$174	\$166	\$166
56	\$282	\$282	\$260	\$260	\$249	\$249	\$238	\$238	\$216	\$216	\$201	\$201	\$174	\$174
57	\$302	\$302	\$278	\$278	\$266	\$266	\$254	\$254	\$231	\$231	\$215	\$215	\$186	\$186
58	\$329	\$329	\$304	\$304	\$291	\$291	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
59	\$371	\$371	\$342	\$342	\$327	\$327	\$313	\$313	\$284	\$284	\$265	\$265	\$229	\$229
60	\$420	\$420	\$387	\$387	\$370	\$370	\$354	\$354	\$321	\$321	\$299	\$299	\$259	\$259
61	\$462	\$462	\$426	\$426	\$408	\$408	\$390	\$390	\$354	\$354	\$330	\$330	\$285	\$285
62	\$486	\$486	\$448	\$448	\$429	\$429	\$410	\$410	\$372	\$372	\$347	\$347	\$300	\$300
63 64	\$491 \$496	\$491 \$496	\$453 \$457	\$453 \$457	\$434 \$437	\$434 \$437	\$415 \$418	\$415 \$418	\$376 \$380	\$376 \$380	\$351 \$354	\$351 \$354	\$303 \$306	\$303 \$306
65+	\$496 \$496	\$496 \$496	\$457 \$457	\$457 \$457	\$437 \$437	\$437 \$437	\$418 \$418	\$418 \$418	\$380 \$380	\$380 \$380	\$354 \$354	\$354 \$354	\$306 \$306	\$306 \$306
00+	Ψτου	υτου	ΨτΟΙ	ΨτυΙ	Ψτυ	ΨτυΙ	ΨΤΙΟ	ΨΤΙΟ	ψυσυ	ψυσου	ΨΟΟΨ	ΨΟΟΨ	ψυσο	ψυυυ

Monthly Rates Effective 01/01/11

ClearProtection 3300 (1 member)

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		a 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
1	\$72	\$72	\$66	\$66	\$63 \$60	\$63 \$60	\$61	\$61	\$55 \$50	\$55 \$50	\$51	\$51	\$44	\$44
2 3	\$68 \$64	\$68 \$64	\$63 \$59	\$63 \$59	\$60 \$57	\$60 \$57	\$57	\$57 \$54	\$52 \$49	\$52 \$49	\$48 \$46	\$48 \$46	\$42 \$39	\$42 \$39
4	\$64 \$60	\$64 \$60	\$59 \$56	\$59 \$56	\$57 \$53	\$57 \$53	\$54 \$51	\$54 \$51	\$49 \$46	\$49 \$46	\$46 \$43	\$46 \$43	\$39 \$37	\$39 \$37
5	\$59	\$59	\$56 \$54	\$56 \$54	\$53 \$52	\$52	\$50	\$50	\$45 \$45	\$45	\$43 \$42	\$43 \$42	\$36	\$37 \$36
6	\$55 \$55	\$55 \$55	\$54 \$51	\$54 \$51	\$49	\$49	\$47	\$30 \$47	\$43 \$42	\$43 \$42	\$39	\$39	\$34	\$34
7	\$53	\$53 \$53	\$49	\$49	\$47	\$47	\$44	\$44	\$40	\$40	\$38	\$38	\$32	\$32
8	\$52	\$52	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
9	\$52	\$52	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
10	\$52	\$52	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
11	\$52	\$52	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
12	\$55	\$55	\$51	\$51	\$49	\$49	\$47	\$47	\$42	\$42	\$39	\$39	\$34	\$34
13	\$60	\$60	\$56	\$56	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
14	\$64	\$64	\$59	\$59	\$57	\$57	\$54	\$54	\$49	\$49	\$46	\$46	\$39	\$39
15	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$52	\$52	\$45	\$45
16	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
17	\$85	\$85	\$78	<sup>*</sup> 78	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$52	\$52
18	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
19	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
20	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
21	\$86	\$86	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
22	\$88	\$88	\$81	\$81	\$78	\$78	\$74	\$74	\$68	\$68	\$63	\$63	\$54	\$54
23	\$88	\$88	\$81	\$81	\$78	\$78	\$74	\$74	\$68	\$68	\$63	\$63	\$54	\$54
24	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$55	\$55
25	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$55	\$55
26	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$55	\$55
27	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
28	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
29	\$95	\$95	\$87	\$87	\$84	\$84	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
30	\$97	\$97	\$90	\$90	\$86	\$86	\$82	\$82	\$74	\$74	\$69 \$60	\$69	\$60	\$60
31	\$97	\$97	\$90	\$90	\$86	\$86	\$82	\$82	\$74 \$76	\$74	\$69	\$69	\$60	\$60
32 33	\$99 \$102	\$99 \$102	\$91 \$94	\$91 \$94	\$87 \$90	\$87 \$90	\$84 \$86	\$84 \$86	\$76 \$78	\$76 \$78	\$71 \$72	\$71 \$72	\$61 \$63	\$61 \$63
33 34	\$102 \$104	\$102 \$104	\$94 \$95	\$94 \$95	\$90 \$91	\$90 \$91	\$87	\$87	\$78 \$79	\$78 \$79	\$72 \$74	\$72 \$74	\$63 \$64	\$64
35	\$104	\$104	\$95 \$96	\$95 \$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74 \$74	\$64	\$64
36	\$10 <del>4</del> \$105	\$10 <del>4</del> \$105	\$90 \$97	\$90 \$97	\$93	\$93	\$89	\$89	\$81	\$80 \$81	\$74 \$75	\$74 \$75	\$65	\$65
37	\$108	\$103	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$73 \$77	\$77	\$66	\$66
38	\$111	\$111	\$100	\$100	\$98	\$98	\$94	\$94	\$85	\$85	\$77 \$79	\$77 \$79	\$68	\$68
39	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
40	\$123	\$123	\$113	\$113	\$108	\$108	\$103	\$103	\$94	\$94	\$87	\$87	\$75	\$75
41	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$91	\$91	\$78	\$78
42	\$133	\$133	\$123	\$123	\$118	\$118	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
43	\$139	\$139	\$128	\$128	\$123	\$123	\$117	\$117	\$106	\$106	\$99	\$99	\$86	\$86
44	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
45	\$145	\$145	\$133	\$133	\$128	\$128	\$122	\$122	\$111	\$111	\$103	\$103	\$89	\$89
46	\$146	\$146	\$135	\$135	\$129	\$129	\$123	\$123	\$112	\$112	\$104	\$104	\$90	\$90
47	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
48	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$115	\$115	\$100	\$100
49	\$173	\$173	\$160	\$160	\$153	\$153	\$146	\$146	\$133	\$133	\$124	\$124	\$107	\$107
50	\$185	\$185	\$171	\$171	\$164	\$164	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
51	\$196	\$196	\$180	\$180	\$173	\$173	\$165	\$165	\$150	\$150	\$139	\$139	\$120	\$120
52	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
53	\$211	\$211	\$195	\$195	\$187	\$187	\$178	\$178	\$162	\$162	\$151	\$151	\$130	\$130
54	\$215	\$215	\$198	\$198	\$190	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
55	\$220	\$220	\$203	\$203	\$194	\$194	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
56	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
57	\$246	\$246	\$226	\$226	\$217	\$217	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
58	\$270	\$270	\$249	\$249	\$238	\$238	\$228	\$228	\$207	\$207	\$192	\$192	\$166	\$166
59	\$305	\$305	\$281	\$281	\$269	\$269	\$258	\$258	\$234	\$234	\$218	\$218	\$188	\$188
60	\$347	\$347	\$319	\$319	\$306	\$306	\$292	\$292	\$265	\$265	\$247	\$247	\$214	\$214
61	\$381	\$381	\$352	\$352	\$337	\$337	\$322	\$322	\$292	\$292	\$272	\$272	\$235	\$235
62	\$402	\$402	\$371	\$371	\$355	\$355	\$340	\$340	\$308	\$308	\$287	\$287	\$248	\$248
63	\$406	\$406	\$374	\$374	\$358	\$358	\$343	\$343	\$311	\$311	\$290	\$290	\$250	\$250
	\$410	\$410	\$378	\$378	\$362	\$362	\$346	\$346	\$314	\$314	\$293	\$293	\$253	\$253
64 65+	\$410	\$410	\$378	\$378	\$362	\$362	\$346	\$346	\$314	\$314	\$293	\$293	\$253	\$253

Monthly Rates Effective 01/01/11 ClearProtection 3300 (2+ members)

Rate Calcu					ates for	each m	ember							
nate Calcu		ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female												
0	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
1	\$72	\$72	\$66	\$66	\$63	\$63	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
2	\$68	\$68	\$63	\$63	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
3	\$64	\$64	\$59	\$59	\$57	\$57	\$54	\$54	\$49	\$49	\$46	\$46	\$39	\$39
4 5	\$60 \$59	\$60 \$50	\$56 \$54	\$56	\$53 \$52	\$53 \$52	\$51	\$51 \$50	\$46	\$46 \$45	\$43 \$42	\$43	\$37 \$36	\$37
6	\$55	\$59 \$55	\$54 \$51	\$54 \$51	\$49	\$49	\$50 \$47	\$30 \$47	\$45 \$42	\$43 \$42	\$39	\$42 \$39	\$34	\$36 \$34
7	\$53	\$53	\$49	\$49	\$47	\$47	\$44	\$44	\$40	\$40	\$38	\$38	\$32	\$32
8	\$52	\$52	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
9	\$52	\$52	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
10	\$52	\$52	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
11	\$52	\$52	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
12	\$55	\$55	\$51	\$51	\$49	\$49	\$47	\$47	\$42	\$42	\$39	\$39	\$34	\$34
13	\$60	\$60	\$56	\$56	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
14	\$64	\$64	\$59	\$59	\$57	\$57	\$54	\$54	\$49 *FF	\$49	\$46	\$46	\$39	\$39
15 16	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$52	\$52 \$57	\$45 \$50	\$45 \$50
16 17	\$81 \$85	\$81 \$85	\$74 \$78	\$74 \$78	\$71 \$75	\$71 \$75	\$68 \$72	\$68 \$72	\$62 \$65	\$62 \$65	\$57 \$61	\$57 \$61	\$50 \$52	\$50 \$52
18	\$86	\$86	\$79	\$78 \$79	\$76	\$75 \$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
19	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
20	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
21	\$86	\$86	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
22	\$88	\$88	\$81	\$81	\$78	\$78	\$74	\$74	\$68	\$68	\$63	\$63	\$54	\$54
23	\$88	\$88	\$81	\$81	\$78	\$78	\$74	\$74	\$68	\$68	\$63	\$63	\$54	\$54
24	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$55	\$55
25 26	\$89 \$89	\$89 \$89	\$82 \$82	\$82	\$78 \$78	\$78 \$78	\$75	\$75 \$75	\$68 \$68	\$68	\$63 \$63	\$63	\$55 \$55	\$55
26 27	\$90	\$90	\$83	\$82 \$83	\$78 \$79	\$76 \$79	\$75 \$76	\$75 \$76	\$69	\$68 \$69	\$63 \$64	\$63 \$64	\$55 \$55	\$55 \$55
28	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
29	\$95	\$95	\$87	\$87	\$84	\$84	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
30	\$97	\$97	\$90	\$90	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
31	\$97	\$97	\$90	\$90	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
32	\$99	\$99	\$91	\$91	\$87	\$87	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
33	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$72	\$72	\$63	\$63
34 35	\$104 \$104	\$104 \$104	\$95 \$95	\$95 \$95	\$91 \$91	\$91 \$91	\$87 \$87	\$87 \$87	\$79 \$79	\$79 \$79	\$74 \$74	\$74 \$74	\$64 \$64	\$64 \$64
36	\$104 \$104	\$104	\$95 \$96	\$95 \$96	\$91	\$92	\$88	\$88	\$79 \$80	\$79 \$80	\$74 \$74	\$74 \$74	\$64	\$64
37	\$107	\$107	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
38	\$111	\$111	\$102	\$102	\$98	\$98	\$93	\$93	\$85	\$85	\$79	\$79	\$68	\$68
39	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
40	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
41	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
42	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
43	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104 \$107	\$94	\$94	\$88	\$88	\$76	\$76
44 45	\$127 \$128	\$127 \$128	\$117 \$118	\$117 \$118	\$112 \$113	\$112 \$113	\$107 \$108	\$107 \$108	\$97 \$98	\$97 \$98	\$91 \$91	\$91 \$91	\$78 \$79	\$78 \$79
46	\$120	\$120	\$119	\$119	\$114	\$114	\$108	\$108	\$99	\$99	\$92	\$92	\$79 \$79	\$79 \$79
47	\$134	\$134	\$124	\$124	\$118	\$118	\$113	\$113	\$103	\$103	\$96	\$96	\$82	\$82
48	\$144	\$144	\$132	\$132	\$127	\$127	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
49	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
50	\$173	\$173	\$159	\$159	\$152	\$152	\$146	\$146	\$132	\$132	\$123	\$123	\$106	\$106
51	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$140	\$140	\$131	\$131	\$113	\$113
52 53	\$192	\$192 \$107	\$177	\$177	\$170	\$170	\$162	\$162	\$147	\$147	\$137	\$137	\$119	\$119
53 54	\$197 \$201	\$197 \$201	\$181 \$185	\$181 \$185	\$174 \$177	\$174 \$177	\$166 \$169	\$166 \$169	\$151 \$154	\$151 \$154	\$140 \$143	\$140 \$143	\$121 \$124	\$121 \$124
55	\$201	\$201	\$203	\$203	\$177	\$177	\$186	\$186	\$169	\$154	\$143	\$143	\$124	\$124
56	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
57	\$246	\$246	\$226	\$226	\$217	\$217	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
58	\$270	\$270	\$249	\$249	\$238	\$238	\$228	\$228	\$207	\$207	\$192	\$192	\$166	\$166
59	\$305	\$305	\$281	\$281	\$269	\$269	\$258	\$258	\$234	\$234	\$218	\$218	\$188	\$188
60	\$347	\$347	\$319	\$319	\$306	\$306	\$292	\$292	\$265	\$265	\$247	\$247	\$214	\$214
61	\$381	\$381	\$352	\$352	\$337	\$337	\$322	\$322	\$292	\$292	\$272	\$272	\$235	\$235
62	\$402	\$402	\$371	\$371	\$355	\$355	\$340	\$340	\$308	\$308	\$287	\$287	\$248	\$248
63 64	\$406 \$410	\$406 \$410	\$374 \$378	\$374 \$378	\$358 \$362	\$358 \$362	\$343 \$346	\$343 \$346	\$311 \$314	\$311 \$314	\$290 \$293	\$290 \$293	\$250 \$253	\$250 \$253
65+	\$410	\$410	\$378	\$378	\$362	\$362	\$346	\$346	\$314	\$314	\$293	\$293	\$253	\$253
007	ψ⊀ιυ	Ψ-710	ΨΟΙΟ	ΨΟΙΟ	ΨΟΟΖ	ΨΟΟΖ	ΨΟΨΟ	Ψυτυ	ΨΟΙΤ	ΨΟΙΤ	Ψ200	Ψ200	Ψ200	Ψ200

Monthly Rates Effective 01/01/11

ClearProtection 5000 (1 member)

Rate Calcu								_	-		_		_	
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$58	\$58	\$53	\$53	\$51	\$51	\$49	\$49	\$44	\$44	\$41	\$41	\$36	\$36
1	\$53	\$53	\$49	\$49	\$47	\$47	\$44	\$44	\$40	\$40	\$38	\$38	\$32	\$32
2	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
3	\$48	\$48	\$44	\$44	\$42 \$41	\$42	\$40	\$40	\$36	\$36	\$34	\$34	\$29	\$29
4 5	\$46 \$45	\$46 \$45	\$43 \$42	\$43 \$42	\$41 \$40	\$41 \$40	\$39 \$38	\$39 \$38	\$35 \$34	\$35 \$34	\$33 \$32	\$33	\$28 \$28	\$28 \$28
6	\$45 \$44	\$43 \$44	\$42 \$40	\$42 \$40	\$40 \$39	\$40 \$39	\$37	\$37	\$34 \$34	\$34 \$34	\$32 \$31	\$32 \$31	\$27	\$27
7	\$44 \$44	\$44 \$44	\$40 \$40	\$40 \$40	\$39	\$39	\$37 \$37	\$37 \$37	\$34	\$34 \$34	\$31	\$31	\$27 \$27	\$27
8	\$43	\$43	\$39	\$39	\$38	\$38	\$36	\$36	\$33	\$33	\$30	\$30	\$26	\$26
9	\$43	\$43	\$39	\$39	\$38	\$38	\$36	\$36	\$33	\$33	\$30	\$30	\$26	\$26
10	\$43	\$43	\$39	\$39	\$38	\$38	\$36	\$36	\$33	\$33	\$30	\$30	\$26	\$26
11	\$43	\$43	\$39	\$39	\$38	\$38	\$36	\$36	\$33	\$33	\$30	\$30	\$26	\$26
12	\$45	\$45	\$42	\$42	\$40	\$40	\$38	\$38	\$34	\$34	\$32	\$32	\$28	\$28
13	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
14	\$53	\$53	\$49	\$49	\$47	\$47	\$45	\$45	\$41	\$41	\$38	\$38	\$33	\$33
15	\$59	\$59	\$54	\$54	\$52	\$52	\$50	\$50	\$45	\$45	\$42	\$42	\$36	\$36
16	\$65	\$65	\$60	\$60	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
17	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$43	\$43
18	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$43	\$43
19	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$43	\$43
20	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$43	\$43
21	\$70	\$70	\$64	\$64	\$62	\$62	\$59	\$59	\$53	\$53	\$50	\$50	\$43	\$43
22	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$54	\$54	\$51	\$51	\$44	\$44
23	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$54	\$54	\$51	\$51	\$44	\$44
24	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$54	\$54	\$51	\$51	\$44	\$44
25	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$54	\$54	\$51	\$51	\$44	\$44
26	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$54	\$54	\$51	\$51	\$44	\$44
27	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$52	\$52	\$45	\$45
28	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
29	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
30	\$78	\$78	\$72	\$72 \$70	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
31	\$79	\$79	\$73	\$73	\$70	\$70	\$66	\$66	\$60 \$60	\$60	\$56	\$56	\$48	\$48
32 33	\$81 \$82	\$81 \$82	\$74 \$76	\$74 \$76	\$71 \$72	\$71 \$72	\$68 \$69	\$68 \$69	\$62 \$63	\$62 \$63	\$57 \$58	\$57 \$58	\$50 \$50	\$50 \$50
33 34	\$83	\$83	\$76 \$76	\$76 \$76	\$72 \$73	\$72 \$73	\$69 \$70	\$69 \$70	\$63 \$63	\$63 \$63	\$58 \$59	\$58 \$59	\$50 \$51	\$50 \$51
35	\$84	\$84	\$77	\$77	\$73 \$74	\$73 \$74	\$70	\$70	\$64	\$64	\$60	\$60	\$52	\$52
36	\$85	\$85	\$77 \$78	\$77 \$78	\$74 \$75	\$74 \$75	\$71	\$71	\$65	\$65	\$60 \$60	\$60 \$60	\$52 \$52	\$52 \$52
37	\$86	\$86	\$80	\$80	\$75 \$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
38	\$90	\$90	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
39	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$67	\$67	\$57	\$57
40	\$99	\$99	\$91	\$91	\$87	\$87	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
41	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$73	\$73	\$63	\$63
42	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$66	\$66
43	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
44	\$116	\$116	\$107	\$107	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
45	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
46	\$119	\$119	\$109	\$109	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
47	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
48	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
49	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
50	\$151	\$151	\$139	\$139	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$93	\$93
51	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$98	\$98
52	\$166	\$166	\$153	\$153	\$147	\$147	\$140	\$140	\$127	\$127	\$119	\$119	\$102	\$102
53	\$171	\$171	\$158	\$158	\$151	\$151	\$145	\$145	\$131	\$131	\$122	\$122	\$106	\$106
54	\$174	\$174	\$160	\$160	\$154	\$154	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
	\$178	\$178	\$164	\$164	\$157	\$157	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
55 50	\$187	\$187	\$173	\$173	\$165	\$165	\$158	\$158	\$143	\$143	\$134	\$134	\$115	\$115
56		\$200	\$184	\$184	\$176	\$176	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
56 57	\$200		Φ000		\$194	\$194	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
56 57 58	\$220	\$220	\$203	\$203		Φ000	Φ010						M4 F4	
56 57 58 59	\$220 \$249	\$220 \$249	\$230	\$230	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$154	\$154
56 57 58 59 60	\$220 \$249 \$283	\$220 \$249 \$283	\$230 \$261	\$230 \$261	\$220 \$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$175	\$175
56 57 58 59 60 61	\$220 \$249 \$283 \$314	\$220 \$249 \$283 \$314	\$230 \$261 \$289	\$230 \$261 \$289	\$220 \$250 \$277	\$250 \$277	\$239 \$265	\$239 \$265	\$217 \$240	\$217 \$240	\$202 \$224	\$202 \$224	\$175 \$193	\$175 \$193
56 57 58 59 60 61 62	\$220 \$249 \$283 \$314 \$331	\$220 \$249 \$283 \$314 \$331	\$230 \$261 \$289 \$305	\$230 \$261 \$289 \$305	\$220 \$250 \$277 \$292	\$250 \$277 \$292	\$239 \$265 \$279	\$239 \$265 \$279	\$217 \$240 \$253	\$217 \$240 \$253	\$202 \$224 \$236	\$202 \$224 \$236	\$175 \$193 \$204	\$175 \$193 \$204
56 57 58 59 60 61	\$220 \$249 \$283 \$314	\$220 \$249 \$283 \$314	\$230 \$261 \$289	\$230 \$261 \$289	\$220 \$250 \$277	\$250 \$277	\$239 \$265	\$239 \$265	\$217 \$240	\$217 \$240	\$202 \$224	\$202 \$224	\$175 \$193	\$175 \$193

Monthly Rates Effective 01/01/11

ClearProtection 5000 (2+ members)

0 1 2	### Are Male ### \$58 ### \$53	<b>Female</b> \$58	Male \$53	Female \$53	Male	Female	Are Male	ea 4 Female	Are Male	ea 5 Female	Are Male	ea 6 Female	Are Male	ea 7 Female
1 2	\$58	\$58				Female	Male	Female	Male	Female	Male	Female	Male	Female
1 2			\$53	<b>ወ</b> ደጋ										
2	<b>EE2</b>				\$51	\$51	\$49	\$49	\$44	\$44	\$41	\$41	\$36	\$36
		\$53	\$49	\$49	\$47	\$47	\$44	\$44	\$40	\$40	\$38	\$38	\$32	\$32
	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
3	\$48	\$48	\$44	\$44	\$42	\$42	\$40	\$40	\$36	\$36	\$34	\$34	\$29	\$29
4	\$46	\$46	\$43	\$43	\$41 \$40	\$41	\$39	\$39	\$35	\$35	\$33	\$33	\$28	\$28
5	\$45	\$45	\$42	\$42	\$40	\$40	\$38	\$38	\$34	\$34	\$32	\$32	\$28	\$28
6 7	\$44 \$44	\$44 \$44	\$40 \$40	\$40 \$40	\$39 \$39	\$39 \$39	\$37	\$37 \$37	\$34 \$34	\$34 \$34	\$31 \$31	\$31 \$31	\$27 \$27	\$27
8	\$43	\$43	\$40 \$39	\$40 \$39	\$38	\$38	\$37 \$36	\$36	\$33	\$34 \$33	\$30	\$30	\$27 \$26	\$27 \$26
9	\$43	\$43	\$39	\$39 \$39	\$38	\$38	\$36	\$36	\$33	\$33	\$30 \$30	\$30 \$30	\$26	\$26
10	\$43	\$43	\$39	\$39	\$38	\$38	\$36	\$36	\$33	\$33	\$30 \$30	\$30	\$26	\$26
11	\$43	\$43	\$39	\$39	\$38	\$38	\$36	\$36	\$33	\$33	\$30	\$30	\$26	\$26
12	\$45	\$45	\$42	\$42	\$40	\$40	\$38	\$38	\$34	\$34	\$32	\$32	\$28	\$28
13	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
14	\$53	\$53	\$49	\$49	\$47	\$47	\$45	\$45	\$41	\$41	\$38	\$38	\$33	\$33
15	\$59	\$59	\$54	\$54	\$52	\$52	\$50	\$50	\$45	\$45	\$42	\$42	\$36	\$36
16	\$65	\$65	\$60	\$60	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
17	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$43	\$43
18	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$43	\$43
19	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$43	\$43
20	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$43	\$43
21	\$70	\$70	\$64	\$64	\$62	\$62	\$59	\$59	\$53	\$53	\$50	\$50	\$43	\$43
22	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$54	\$54	\$51	\$51	\$44	\$44
23	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$54	\$54	\$51	\$51	\$44	\$44
24	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$54	\$54	\$51	\$51	\$44	\$44
25	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$54	\$54	\$51	\$51	\$44	\$44
26	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$54	\$54	\$51	\$51	\$44	\$44
27	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$52	\$52	\$45	\$45
28	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
29	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
30	\$78	\$78	\$72	\$72	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
31	\$79	\$79	\$73	\$73	\$70	\$70	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
32	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
33	\$82	\$82	\$76	\$76	\$72	\$72	\$69	\$69	\$63	\$63	\$58	\$58	\$50	\$50
34	\$83	\$83	\$76	\$76	\$73	\$73	\$70	\$70	\$63	\$63	\$59	\$59 \$50	\$51	\$51
35	\$83	\$83	\$77	\$77	\$73	\$73	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
36	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
37	\$85	\$85	\$78	\$78	\$75 \$78	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$52	\$52
38 39	\$89 \$90	\$89 \$90	\$82 \$83	\$82 \$83	\$78 \$80	\$78 \$80	\$75 \$76	\$75 \$76	\$68 \$69	\$68 \$69	\$63 \$64	\$63 \$64	\$55 \$55	\$55 \$55
40	\$92	\$92	\$85	\$85	\$81	\$81	\$78	\$78	\$70	\$70	\$66	\$66	\$55 \$57	\$55 \$57
41	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$70 \$71	\$70 \$71	\$66	\$66	\$57 \$57	\$57
42	\$96	\$96	\$88	\$88	\$85	\$85	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
43	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
44	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
45	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74	\$64	\$64
46	\$105	\$105	\$97	\$97	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$75	\$64	\$64
47	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$77	\$77	\$67	\$67
48	\$116	\$116	\$107	\$107	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
49	\$124	\$124	\$115	\$115	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$77	\$77
50	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
51	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
52	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$111	\$111	\$96	\$96
53	\$159	\$159	\$147	\$147	\$141	\$141	\$134	\$134	\$122	\$122	\$114	\$114	\$98	\$98
54	\$163	\$163	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
55	\$178	\$178	\$164	\$164	\$157	\$157	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
56 57	\$187	\$187	\$173	\$173	\$165	\$165	\$158	\$158	\$143	\$143	\$134	\$134	\$115	\$115
57 50	\$200	\$200	\$184	\$184	\$176	\$176	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
58	\$220	\$220	\$203	\$203	\$194	\$194	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
	\$249	\$249	\$230	\$230	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$154	\$154
59		\$283	\$261	\$261	\$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$175	\$175
60	\$283			ተ በ በ በ	<b>Φ</b> Ω77								Φ400	
60 61	\$314	\$314	\$289	\$289	\$277	\$277	\$265	\$265	\$240	\$240	\$224	\$224	\$193	\$193
60 61 62	\$314 \$331	\$314 \$331	\$289 \$305	\$305	\$292	\$292	\$279	\$279	\$253	\$253	\$236	\$236	\$204	\$204
60 61	\$314	\$314	\$289											

Monthly Rates Effective 01/01/11

CoreGuard 750 (1 member)

Rate Calcu									-		_	_	-	
	Are			ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$147	\$147	\$137	\$137	\$119	\$119
1	\$175	\$175	\$162	\$162	\$155	\$155 \$147	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
2 3	\$167 \$154	\$167 \$154	\$154 \$142	\$154 \$142	\$147 \$136	\$147 \$136	\$141 \$130	\$141 \$130	\$128 \$118	\$128 \$118	\$119 \$110	\$119 \$110	\$103 \$95	\$103 \$95
4	\$154 \$141	\$154 \$141	\$142 \$130	\$142	\$136 \$124	\$136 \$124	\$130 \$119	\$130 \$119	\$118 \$108	\$118 \$108	\$110 \$100	\$110 \$100	\$95 \$87	\$95 \$87
5	\$141 \$129	\$141 \$129	\$130 \$119	\$130	\$124 \$114	\$124 \$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
6	\$119	\$119	\$110	\$110	\$105	\$105	\$109	\$109	\$99 \$91	\$99 \$91	\$85	\$85	\$73	\$73
7	\$111	\$111	\$102	\$102	\$97	\$103	\$93	\$93	\$85	\$85	\$79	\$79	\$68	\$68
8	\$105	\$105	\$97	\$97	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$75	\$64	\$64
9	\$105	\$105	\$97	\$97	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$75	\$64	\$64
10	\$105	\$105	\$97	\$97	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$75	\$64	\$64
11	\$106	\$106	\$98	\$98	\$94	\$94	\$90	\$90	\$81	\$81	\$76	\$76	\$65	\$65
12	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
13	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
14	\$139	\$139	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
15	\$158	\$158	\$146	\$146	\$139	\$139	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
16	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
17	\$187	\$187	\$172	\$172	\$165	\$165	\$158	\$158	\$143	\$143	\$133	\$133	\$115	\$115
18	\$187	\$187	\$172	\$172	\$165	\$165	\$158	\$158	\$143	\$143	\$133	\$133	\$115	\$115
19	\$187	\$187	\$172	\$172	\$165	\$165	\$158	\$158	\$143	\$143	\$133	\$133	\$115	\$115
20	\$187	\$187	\$172	\$172	\$165	\$165	\$158	\$158	\$143	\$143	\$133	\$133	\$115	\$115
21	\$190	\$190	\$175	\$175	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
22	\$193	\$193	\$178	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
23	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
24	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
25	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
26	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
27	\$200	\$200	\$184	\$184	\$176	\$176	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
28	\$206	\$206	\$190	\$190	\$181	\$181	\$173	\$173	\$157	\$157	\$147	\$147	\$127	\$127
29	\$212	\$212	\$196	\$196	\$187	\$187	\$179	\$179	\$162	\$162	\$151	\$151	\$131	\$131
30	\$216	\$216	\$200	\$200	\$191	\$191	\$183	\$183	\$166	\$166	\$154	\$154	\$133	\$133
31	\$221	\$221	\$204	\$204	\$195	\$195	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
32	\$224	\$224	\$207	\$207	\$198	\$198	\$189	\$189	\$172	\$172	\$160	\$160	\$138	\$138
33	\$228 \$230	\$228	\$210	\$210	\$201	\$201	\$192	\$192	\$175	\$175	\$163	\$163	\$140	\$140
34 35	\$230	\$230 \$232	\$212 \$214	\$212 \$214	\$203 \$205	\$203 \$205	\$194 \$196	\$194 \$196	\$176	\$176 \$178	\$164 \$166	\$164 \$166	\$142 \$143	\$142 \$143
36	\$232 \$237	\$232 \$237	\$214 \$219	\$214 \$219	\$205 \$209	\$205 \$209	\$200	\$200	\$178 \$182	\$176 \$182	\$169	\$166 \$169	\$143 \$146	\$146
37	\$237 \$244	\$237 \$244	\$219 \$225	\$219 \$225	\$209 \$215	\$209 \$215	\$200 \$206	\$200 \$206	\$187	\$187	\$174	\$169 \$174	\$146 \$150	\$150
38	\$244 \$249	\$244 \$249	\$229	\$229	\$220	\$210	\$206 \$210	\$206 \$210	\$191	\$107 \$191	\$174 \$178	\$174 \$178	\$150 \$153	\$153
39	\$263	\$263	\$242	\$242	\$232	\$232	\$222	\$222	\$201	\$201	\$178 \$187	\$176 \$187	\$162	\$162
40	\$264	\$264	\$243	\$243	\$233	\$233	\$223	\$223	\$202	\$202	\$188	\$188	\$163	\$163
41	\$267	\$267	\$246	\$246	\$236	\$236	\$225	\$225	\$204	\$204	\$190	\$190	\$165	\$165
42	\$282	\$282	\$260	\$260	\$249	\$249	\$238	\$238	\$216	\$216	\$201	\$201	\$174	\$174
43	\$297	\$297	\$274	\$274	\$262	\$262	\$251	\$251	\$228	\$228	\$212	\$212	\$183	\$183
44	\$302	\$302	\$279	\$279	\$267	\$267	\$255	\$255	\$231	\$231	\$216	\$216	\$186	\$186
45	\$305	\$305	\$281	\$281	\$269	\$269	\$257	\$257	\$234	\$234	\$218	\$218	\$188	\$188
46	\$307	\$307	\$283	\$283	\$271	\$271	\$259	\$259	\$235	\$235	\$219	\$219	\$189	\$189
47	\$317	\$317	\$293	\$293	\$280	\$280	\$268	\$268	\$243	\$243	\$226	\$226	\$196	\$196
48	\$330	\$330	\$305	\$305	\$291	\$291	\$279	\$279	\$253	\$253	\$236	\$236	\$204	\$204
49	\$347	\$347	\$320	\$320	\$306	\$306	\$293	\$293	\$266	\$266	\$248	\$248	\$214	\$214
50	\$363	\$363	\$335	\$335	\$321	\$321	\$307	\$307	\$278	\$278	\$259	\$259	\$224	\$224
51	\$379	\$379	\$349	\$349	\$334	\$334	\$319	\$319	\$290	\$290	\$270	\$270	\$233	\$233
52	\$391	\$391	\$360	\$360	\$345	\$345	\$330	\$330	\$299	\$299	\$279	\$279	\$241	\$241
53	\$399	\$399	\$368	\$368	\$352	\$352	\$337	\$337	\$305	\$305	\$285	\$285	\$246	\$246
54	\$404	\$404	\$372	\$372	\$356	\$356	\$341	\$341	\$309	\$309	\$288	\$288	\$249	\$249
55	\$411	\$411	\$379	\$379	\$363	\$363	\$347	\$347	\$315	\$315	\$293	\$293	\$253	\$253
56	\$425	\$425	\$392	\$392	\$375	\$375	\$358	\$358	\$325	\$325	\$303	\$303	\$262	\$262
57	\$445	\$445	\$410	\$410	\$393	\$393	\$375	\$375	\$341	\$341	\$318	\$318	\$274	\$274
58	\$479	\$479	\$441	\$441	\$423	\$423	\$404	\$404	\$367	\$367	\$342	\$342	\$295	\$295
59	\$526	\$526	\$485	\$485	\$465	\$465	\$444	\$444	\$403	\$403	\$376	\$376	\$325	\$325
60	\$582	\$582	\$536	\$536	\$514	\$514	\$491	\$491	\$446	\$446	\$415	\$415	\$359	\$359
61	\$630	\$630	\$581	\$581	\$556	\$556	\$532	\$532	\$483	\$483	\$450	\$450	\$389	\$389
62	\$658	\$658	\$607	\$607	\$581	\$581	\$556	\$556	\$504	\$504	\$470	\$470	\$406	\$406
63	\$663	\$663	\$612	\$612	\$585	\$585	\$560	\$560	\$508	\$508	\$473	\$473	\$409	\$409
		ውር ር ር ር	0617	0617	\$590	\$590	\$565	\$565	\$512	\$512	\$478	\$478	C112	L 6/13
64 65+	\$669 \$669	\$669 \$669	\$617 \$617	\$617 \$617	\$590	\$590	\$565	\$565	\$512	\$512	\$478	\$478	\$413 \$413	\$413 \$413

Monthly Rates Effective 01/01/11

CoreGuard 750 (2+ members)

Rate Calc	ulation:	Add tog	ether th	e base r	ates fo	r each m	ember.							
	Are	ea 1	Are	ea 2	Are	ea 3	Are	ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female								
0	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$147	\$147	\$137	\$137	\$119	\$119
1	\$175	\$175	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
2 3	\$167 \$154	\$167 \$154	\$154 \$142	\$154 \$142	\$147 \$136	\$147 \$136	\$141 \$130	\$141 \$130	\$128 \$118	\$128 \$118	\$119 \$110	\$119 \$110	\$103 \$95	\$103 \$95
4	\$141	\$134	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$ <del>9</del> 3
5	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
6	\$119	\$119	\$110	\$110	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
7	\$111	\$111	\$102	\$102	\$97	\$97	\$93	\$93	\$85	\$85	\$79	\$79	\$68	\$68
8	\$105	\$105	\$97	\$97	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$75	\$64	\$64
9	\$105	\$105	\$97	\$97	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$75	\$64	\$64
10	\$105	\$105	\$97	\$97	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$75	\$64	\$64
11 12	\$106 \$116	\$106 \$116	\$98 \$107	\$98 \$107	\$94 \$103	\$94 \$103	\$90 \$98	\$90 \$98	\$81 \$89	\$81 \$89	\$76 \$83	\$76	\$65 \$72	\$65 \$72
13	\$116 \$129	\$129	\$107	\$107 \$119	\$103	\$103	\$109	\$109	\$99	\$99	ъоз \$92	\$83 \$92	\$72 \$80	\$80
14	\$139	\$139	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
15	\$158	\$158	\$146	\$146	\$139	\$139	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
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21 22	\$190 \$193	\$190 \$193	\$175 \$178	\$175 \$178	\$167 \$171	\$167 \$171	\$160 \$163	\$160 \$163	\$145 \$148	\$145 \$148	\$135 \$138	\$135 \$138	\$117 \$119	\$117 \$119
23	\$193 \$196	\$193 \$196	\$176 \$181	\$176 \$181	\$171 \$173	\$171 \$173	\$166	\$166	\$140 \$150	\$146 \$150	\$140	\$130 \$140	\$119 \$121	\$119 \$121
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41 42	\$240 \$240	\$240 \$240	\$221 \$221	\$221 \$221	\$212 \$212	\$212 \$212	\$203 \$203	\$203 \$203	\$184 \$184	\$184 \$184	\$171 \$171	\$171 \$171	\$148 \$148	\$148 \$148
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51 52	\$335 \$346	\$335 \$346	\$309 \$319	\$309 \$319	\$296 \$305	\$296 \$305	\$283 \$292	\$283 \$292	\$257 \$265	\$257 \$265	\$239 \$247	\$239 \$247	\$207 \$213	\$207 \$213
53	\$353	\$353	\$325	\$325	\$311	\$311	\$298	\$298	\$270	\$203	\$252	\$252	\$217	\$217
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57	\$426	\$426	\$393	\$393	\$376	\$376	\$360	\$360	\$326	\$326	\$304	\$304	\$263	\$263
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60 61	\$558 \$605	\$558 \$605	\$515 \$558	\$515 \$558	\$493 \$534	\$493 \$534	\$471 \$510	\$471 \$510	\$427 \$463	\$427 \$463	\$398 \$432	\$398 \$432	\$344 \$373	\$344 \$373
62	\$605 \$631	\$605 \$631	\$582	\$558 \$582	\$554 \$557	\$534 \$557	\$510 \$532	\$510 \$532	\$483	\$463 \$483	\$450	\$432 \$450	\$373 \$389	\$373 \$389
63	\$636	\$636	\$586	\$586	\$561	\$557 \$561	\$53Z \$537	\$53Z \$537	\$487	\$487	\$454	\$450 \$454	\$392	\$392
	\$642	\$642	\$592	\$592	\$566	\$566	\$542	\$542	\$491	\$491	\$458	\$458	\$396	\$396
64	Φ04Z	Ψ042	Ψ332	ΨυυΖ	ΨΟΟΟ	ΨΟΟΟ	Ψ0-72	Ψ0-72	ΨΤΟΙ	ΨΤΟΙ	ΨΨΟΟ	Ψ-ΙΟΟ	ψυσυ	ΨΟΟΟ

Monthly Rates Effective 01/01/11 CoreGuard 1500 (1 member)

Rate Calcu	lation:	Find the	approp	riate ba	se rate	listed be	elow.							
		ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female	Male	Female	Male	Female								
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1	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
2 3	\$99 \$93	\$99 \$93	\$91 \$86	\$91 \$86	\$87 \$82	\$87 \$82	\$83 \$79	\$83 \$79	\$76 \$71	\$76 \$71	\$71 \$66	\$71 \$66	\$61 \$57	\$61 \$57
4	\$86	\$86	\$79	\$79	\$76	\$76	\$79 \$72	\$79 \$72	\$66	\$66	\$61	\$61	\$57 \$53	\$57 \$53
5	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
6	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
7	\$73	\$73	\$67	\$67	\$64	\$64	\$62	\$62	\$56	\$56	\$52	\$52	\$45	\$45
8	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
9	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
10	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
11 12	\$70 \$76	\$70 \$76	\$65 \$70	\$65 \$70	\$62 \$67	\$62 \$67	\$59 \$64	\$59 \$64	\$54 \$58	\$54 \$58	\$50 \$54	\$50 \$54	\$43 \$47	\$43 \$47
13	\$83	\$83	\$70 \$77	\$70 \$77	\$77 \$73	\$73	\$70	\$70	\$64	\$64	\$5 <del>4</del> \$59	\$5 <del>4</del> \$59	\$51	\$51
14	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
15	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
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17	\$120	\$120	\$110	\$110	\$106	\$106	\$101	\$101	\$92	\$92	\$85	\$85	\$74	\$74
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21	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
22 23	\$123 \$125	\$123 \$125	\$114 \$115	\$114 \$115	\$109 \$110	\$109 \$110	\$104 \$105	\$104 \$105	\$94 \$96	\$94 \$96	\$88 \$89	\$88 \$89	\$76 \$77	\$76 \$77
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29	\$134	\$134	\$124	\$124	\$118	\$118	\$113	\$113	\$103	\$103	\$96	\$96	\$83	\$83
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31 32	\$138 \$141	\$138 \$141	\$127 \$130	\$127 \$130	\$122 \$124	\$122 \$124	\$116 \$119	\$116 \$119	\$106 \$108	\$106 \$108	\$98 \$100	\$98 \$100	\$85 \$87	\$85 \$87
33	\$142	\$141	\$130	\$130	\$124 \$125	\$124	\$120	\$120	\$100	\$100	\$100	\$100	\$88	\$88
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37	\$150	\$150	\$138	\$138	\$132	\$132	\$127	\$127	\$115	\$115	\$107	\$107	\$92	\$92
38	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
39 40	\$165	\$165	\$152	\$152	\$146	\$146	\$139	\$139	\$126	\$126	\$118	\$118	\$102	\$102
40 41	\$174 \$179	\$174 \$179	\$160 \$165	\$160 \$165	\$153 \$158	\$153 \$158	\$147 \$151	\$147 \$151	\$133 \$137	\$133 \$137	\$124 \$128	\$124 \$128	\$107 \$110	\$107 \$110
42	\$187	\$187	\$172	\$172	\$165	\$165	\$158	\$158	\$143	\$143	\$133	\$133	\$115	\$115
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45	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$155	\$155	\$144	\$144	\$124	\$124
46	\$204	\$204	\$188	\$188	\$180	\$180	\$172	\$172	\$156	\$156	\$146	\$146	\$126	\$126
47	\$214	\$214	\$197	\$197	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$132	\$132
48 49	\$227 \$243	\$227 \$243	\$209 \$224	\$209 \$224	\$200 \$215	\$200 \$215	\$191 \$205	\$191 \$205	\$173 \$186	\$173 \$186	\$162 \$173	\$162 \$173	\$140 \$150	\$140 \$150
50	\$260	\$243	\$239	\$239	\$229	\$229	\$205	\$205	\$199	\$186	\$173 \$185	\$173	\$160	\$160
51	\$275	\$275	\$253	\$253	\$243	\$243	\$232	\$232	\$210	\$210	\$196	\$196	\$169	\$169
52	\$287	\$287	\$265	\$265	\$253	\$253	\$242	\$242	\$220	\$220	\$205	\$205	\$177	\$177
53	\$296	\$296	\$273	\$273	\$261	\$261	\$250	\$250	\$226	\$226	\$211	\$211	\$182	\$182
54	\$301	\$301	\$277	\$277	\$265	\$265	\$254	\$254	\$230	\$230	\$215	\$215	\$185	\$185
55	\$307	\$307	\$283	\$283	\$271	\$271	\$259	\$259	\$235	\$235	\$219	\$219	\$189	\$189
56	\$321	\$321	\$296	\$296	\$283	\$283	\$271	\$271	\$246	\$246	\$229	\$229	\$198	\$198
57 59	\$343	\$343 \$376	\$316 \$346	\$316 \$346	\$302	\$302	\$289	\$289 \$217	\$262	\$262	\$244	\$244	\$211	\$211
58 59	\$376 \$423	\$376 \$423	\$346 \$390	\$346 \$390	\$332 \$374	\$332 \$374	\$317 \$357	\$317 \$357	\$288 \$324	\$288 \$324	\$268 \$302	\$268 \$302	\$232 \$261	\$232 \$261
60	\$478	\$478	\$441	\$390 \$441	\$422	\$422	\$403	\$403	\$366	\$366	\$341	\$341	\$295	\$295
61	\$526	\$526	\$485	\$485	\$465	\$465	\$444	\$444	\$403	\$403	\$376	\$376	\$325	\$325
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63	\$560	\$560	\$517	\$517	\$494	\$494	\$473	\$473	\$429	\$429	\$400	\$400	\$346	\$346
64	\$565	\$565	\$521	\$521	\$499	\$499	\$477	\$477	\$433	\$433	\$403	\$403	\$349	\$349
65+	\$565	\$565	\$521	\$521	\$499	\$499	\$477	\$477	\$433	\$433	\$403	\$403	\$349	\$349

Monthly Rates Effective 01/01/11

CoreGuard 1500 (2+ members)

Rate Calcu	lation:	Add tog	ether th	e base r	ates for	r each m	ember.							
	r	ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$113	\$113	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
1	\$103 \$99	\$103 \$99	\$95 \$91	\$95 \$91	\$91 \$87	\$91 \$87	\$87 \$83	\$87 \$83	\$79 \$76	\$79 \$76	\$74 \$71	\$74 \$71	\$64 \$61	\$64 \$61
2 3	\$93	\$93	\$86	\$86	\$87 \$82	\$87 \$82	\$83 \$79	\$83 \$79	\$76 \$71	\$76 \$71	\$66	\$66	\$57	\$57
4	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
5	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
6	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
7	\$73	\$73	\$67	\$67	\$64	\$64	\$62	\$62	\$56	\$56	\$52	\$52	\$45	\$45
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10 11	\$70 \$70	\$70 \$70	\$65 \$65	\$65 \$65	\$62 \$62	\$62 \$62	\$59 \$59	\$59 \$59	\$54 \$54	\$54 \$54	\$50 \$50	\$50 \$50	\$43 \$43	\$43 \$43
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19 20	\$120 \$120	\$120 \$120	\$110 \$110	\$110 \$110	\$106 \$106	\$106 \$106	\$101 \$101	\$101 \$101	\$92	\$92	\$85 \$85	\$85 \$85	\$74 \$74	\$74 \$74
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29 30	\$134 \$136	\$134 \$136	\$124 \$125	\$124 \$125	\$118 \$120	\$118 \$120	\$113 \$114	\$113 \$114	\$103 \$104	\$103 \$104	\$96 \$97	\$96 \$97	\$83 \$84	\$83 \$84
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37 38	\$143 \$147	\$143 \$147	\$132 \$135	\$132 \$135	\$126 \$129	\$126 \$129	\$121 \$124	\$121 \$124	\$109 \$112	\$109 \$112	\$102 \$104	\$102 \$104	\$88 \$90	\$88 \$90
39	\$147 \$152	\$152	\$140	\$140	\$134	\$134	\$128	\$124	\$117	\$117	\$104	\$104	\$90 \$94	\$90 \$94
40	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$119	\$119	\$111	\$111	\$96	\$96
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45 46	\$172 \$174	\$172 \$174	\$159 \$160	\$159 \$160	\$152 \$153	\$152 \$153	\$145 \$147	\$145 \$147	\$132 \$133	\$132 \$133	\$123 \$124	\$123 \$124	\$106 \$107	\$106 \$107
46 47	\$174 \$181	\$174 \$181	\$160 \$167	\$160 \$167	\$160	\$153 \$160	\$147 \$153	\$147 \$153	\$133 \$139	\$133 \$139	\$124 \$129	\$124 \$129	\$107 \$112	\$107 \$112
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51	\$247	\$247	\$228	\$228	\$218	\$218	\$209	\$209	\$189	\$189	\$177	\$177	\$152	\$152
52	\$258	\$258	\$237	\$237	\$227	\$227	\$217	\$217	\$197	\$197	\$184	\$184	\$159	\$159
53 54	\$267 \$271	\$267	\$246	\$246	\$236	\$236	\$225	\$225	\$204	\$204	\$190 \$104	\$190 \$104	\$165 \$167	\$165 \$167
54 55	\$271 \$299	\$271 \$299	\$250 \$276	\$250 \$276	\$239 \$264	\$239 \$264	\$229 \$253	\$229 \$253	\$208 \$229	\$208 \$229	\$194 \$214	\$194 \$214	\$167 \$185	\$167 \$185
56	\$313	\$313	\$289	\$289	\$276	\$276	\$264	\$264	\$240	\$240	\$223	\$223	\$193	\$193
57	\$335	\$335	\$309	\$309	\$295	\$295	\$282	\$282	\$256	\$256	\$239	\$239	\$206	\$206
58	\$366	\$366	\$338	\$338	\$323	\$323	\$309	\$309	\$281	\$281	\$261	\$261	\$226	\$226
59	\$413	\$413	\$380	\$380	\$364	\$364	\$348	\$348	\$316	\$316	\$294	\$294	\$254	\$254
60	\$467	\$467	\$430	\$430	\$412	\$412	\$394	\$394	\$357	\$357	\$333	\$333	\$288	\$288
61	\$514	\$514	\$474	\$474	\$454	\$454	\$434	\$434	\$394	\$394	\$367	\$367	\$317	\$317
62	\$541	\$541	\$499	\$499	\$477	\$477	\$456	\$456	\$414	\$414	\$386	\$386	\$334	\$334
63 64	\$547 \$552	\$547 \$552	\$504 \$509	\$504 \$509	\$482 \$487	\$482 \$487	\$461 \$465	\$461 \$465	\$419 \$422	\$419 \$422	\$390 \$394	\$390 \$394	\$337 \$340	\$337 \$340
65+	\$552	\$552	\$509 \$509	\$509 \$509	\$487 \$487	\$487	\$465 \$465	\$465	\$422 \$422	\$422 \$422	\$394	\$394	\$340	\$340
00+	ψυυΖ	ΨυυΖ	Ψυυσ	Ψυυσ	ψ <del>1</del> 0 <i>1</i>	ψ+07	ΨΨΟΌ	ΨΨΟΟ	ΨΉΔΔ	ΨΉΖΖ	ψυσ4	ψυσ4	ψυ≒υ	Ψυτυ

Monthly Rates Effective 01/01/11

CoreGuard 2500 (1 member)

Rate Calcu									-		_	_	-	
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$95	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
1	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
2	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58 ¢55	\$58 \$57	\$50	\$50
3	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55 \$52	\$55	\$48	\$48
4 5	\$73 \$70	\$73 \$70	\$67 \$65	\$67 \$65	\$64 \$62	\$64 \$62	\$62 \$59	\$62 \$59	\$56 \$54	\$56 \$54	\$52 \$50	\$52 \$50	\$45 \$43	\$45
6	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$54 \$50	\$54 \$50	\$30 \$47	\$47	\$43 \$40	\$43 \$40
7	\$63	\$63	\$58	\$58	\$55	\$55	\$53 \$53	\$53	\$48	\$48	\$47 \$45	\$47 \$45	\$40 \$39	\$39
8	\$61	\$61	\$57	\$57	\$54	\$53 \$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
9	\$61	\$61	\$57	\$57 \$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
10	\$61	\$61	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
11	\$61	\$61	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
12	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
13	\$73	\$73	\$67	\$67	\$64	\$64	\$62	\$62	\$56	\$56	\$52	\$52	\$45	\$45
14	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$48	\$48
15	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
16	\$97	\$97	\$89	\$89	\$85	\$85	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
17	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	<sup>*</sup> 78	\$73	\$73	\$63	\$63
18	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
19	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
20	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
21	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
22	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
23	\$106	\$106	\$98	\$98	\$94	\$94	\$90	\$90	\$81	\$81	\$76	\$76	\$65	\$65
24	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
25	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
26	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
27	\$108	\$108	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
28	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
29	\$113	\$113	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
30	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
31	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
32	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$91	\$91	\$84	\$84	\$73	\$73
33	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
34	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
35	\$124	\$124	\$114	\$114	\$110	\$110 \$111	\$105	\$105	\$95	\$95	\$89	\$89	\$76	\$76
36	\$126	\$126 \$120	\$116	\$116 \$110	\$111	\$111	\$106	\$106	\$96	\$96	\$90	\$90 \$00	\$77	\$77
37	\$129 \$134	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99 \$102	\$99	\$92 \$95	\$92	\$80 \$82	\$80
38 39	\$134 \$138	\$134 \$138	\$123 \$127	\$123 \$127	\$118 \$122	\$118 \$122	\$113 \$116	\$113 \$116	\$102 \$106	\$102 \$106	\$95 \$98	\$95 \$98	\$82 \$85	\$82 \$85
40	\$147	\$147	\$135	\$135	\$129	\$129	\$124	\$124	\$112	\$112	\$104	\$104	\$90	\$90
41	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$124	\$117	\$117	\$109	\$104	\$94	\$94
42	\$160	\$160	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$98
43	\$167	\$167	\$154	\$154	\$147	\$147	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
44	\$171	\$171	\$158	\$158	\$151	\$151	\$144	\$144	\$131	\$131	\$122	\$122	\$105	\$105
45	\$173	\$173	\$160	\$160	\$153	\$153	\$146	\$146	\$133	\$133	\$124	\$124	\$107	\$107
46	\$175	\$175	\$161	\$161	\$154	\$154	\$147	\$147	\$134	\$134	\$125	\$125	\$108	\$108
47	\$182	\$182	\$168	\$168	\$160	\$160	\$153	\$153	\$139	\$139	\$130	\$130	\$112	\$112
48	\$193	\$193	\$178	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
49	\$208	\$208	\$192	\$192	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
50	\$222	\$222	\$204	\$204	\$195	\$195	\$187	\$187	\$170	\$170	\$158	\$158	\$136	\$136
51	\$234	\$234	\$216	\$216	\$207	\$207	\$198	\$198	\$179	\$179	\$167	\$167	\$144	\$144
52	\$245	\$245	\$226	\$226	\$216	\$216	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
53	\$252	\$252	\$233	\$233	\$223	\$223	\$213	\$213	\$193	\$193	\$180	\$180	\$156	\$156
54	\$257	\$257	\$237	\$237	\$227	\$227	\$217	\$217	\$197	\$197	\$183	\$183	\$158	\$158
55	\$263	\$263	\$243	\$243	\$232	\$232	\$222	\$222	\$202	\$202	\$188	\$188	\$162	\$162
56	\$275	\$275	\$253	\$253	\$243	\$243	\$232	\$232	\$210	\$210	\$196	\$196	\$169	\$169
57	\$294	\$294	\$271	\$271	\$259	\$259	\$248	\$248	\$225	\$225	\$209	\$209	\$181	\$181
58	\$323	\$323	\$298	\$298	\$285	\$285	\$273	\$273	\$247	\$247	\$231	\$231	\$199	\$199
	\$365	\$365	\$336	\$336	\$322	\$322	\$308	\$308	\$279	\$279	\$260	\$260	\$225	\$225
59	<b>MA44</b>	\$414	\$382	\$382	\$365	\$365	\$349	\$349	\$317	\$317	\$295	\$295	\$255	\$255
60	\$414						4005		Φ0.Ε0	<b>ΦΩΕΩ</b>	<b>#000</b>	4000		4004
60 61	\$456	\$456	\$421	\$421	\$403	\$403	\$385	\$385	\$350	\$350	\$326	\$326	\$281	\$281
60 61 62	\$456 \$481	\$456 \$481	\$443	\$443	\$424	\$424	\$406	\$406	\$368	\$368	\$343	\$343	\$297	\$297
60 61 62 63	\$456 \$481 \$486	\$456 \$481 \$486	\$443 \$448	\$443 \$448	\$424 \$429	\$424 \$429	\$406 \$410	\$406 \$410	\$368 \$372	\$368 \$372	\$343 \$347	\$343 \$347	\$297 \$300	\$297 \$300
60 61 62	\$456 \$481	\$456 \$481	\$443	\$443	\$424	\$424	\$406	\$406	\$368	\$368	\$343	\$343	\$297	\$297

Monthly Rates Effective 01/01/11

CoreGuard 2500 (2+ members)

Rate Calc	ulation:	Add tog	ether th	e base r	ates for	r each m	ember.							
	_	ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female												
0	\$95	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
1	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53 ¢50	\$53 ¢50
2 3	\$82 \$77	\$82 \$77	\$75 \$71	\$75 \$71	\$72 \$68	\$72 \$68	\$69 \$65	\$69 \$65	\$62 \$59	\$62 \$59	\$58 \$55	\$58 \$55	\$50 \$48	\$50 \$48
4	\$77 \$73	\$77 \$73	\$67	\$67	\$64	\$64	\$62	\$62	\$56	\$56	\$53 \$52	\$55 \$52	\$45 \$45	\$45
5	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
6	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
7	\$63	\$63	\$58	\$58	\$55	\$55	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
8	\$61	\$61	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
9	\$61	\$61	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
10	\$61	\$61	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
11 12	\$61 \$66	\$61 \$66	\$57 \$61	\$57 \$61	\$54 \$58	\$54 \$58	\$52 \$55	\$52 \$55	\$47 \$50	\$47 \$50	\$44 \$47	\$44 \$47	\$38 \$40	\$38 \$40
13	\$73	\$73	\$67	\$67	\$64	\$64	\$62	\$62	\$50 \$56	\$56	\$47 \$52	\$52	\$40 \$45	\$40 \$45
14	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$48	\$48
15	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
16	\$97	\$97	\$89	\$89	\$85	\$85	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
17	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
18	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
19	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
20	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78 \$70	\$73	\$73	\$63	\$63
21 22	\$103 \$105	\$103 \$105	\$95 \$97	\$95 \$97	\$91 \$93	\$91 \$93	\$87 \$89	\$87 \$89	\$79 \$81	\$79 \$81	\$74 \$75	\$74 \$75	\$64 \$65	\$64 \$65
23	\$105 \$106	\$105	\$97 \$98	\$97 \$98	\$93 \$94	\$93 \$94	\$90	\$90	\$81	\$81	\$75 \$76	\$75 \$76	\$65 \$65	\$65 \$65
24	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
25	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
26	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
27	\$108	\$108	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
28	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
29	\$113	\$113	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
30	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
31 32	\$116 \$118	\$116 \$118	\$107 \$109	\$107 \$109	\$103 \$104	\$103 \$104	\$98 \$100	\$98 \$100	\$89 \$91	\$89 \$91	\$83 \$84	\$83 \$84	\$72 \$73	\$72 \$73
33	\$121	\$121	\$109	\$112	\$104	\$104	\$100	\$100	\$93	\$93	\$86	\$86	\$75 \$75	\$75
34	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
35	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
36	\$124	\$124	\$114	\$114	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$76	\$76
37	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
38	\$132	\$132	\$122	\$122	\$117	\$117	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
39	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
40	\$137	\$137 \$127	\$126	\$126	\$121 \$121	\$121 \$101	\$116	\$116	\$105	\$105	\$98	\$98	\$84 \$84	\$84
41 42	\$137 \$141	\$137 \$141	\$126 \$130	\$126 \$130	\$121 \$124	\$121 \$124	\$116 \$119	\$116 \$119	\$105 \$108	\$105 \$108	\$98 \$100	\$98 \$100	\$87	\$84 \$87
43	\$147	\$147	\$136	\$136	\$130	\$130	\$124	\$124	\$113	\$113	\$105	\$105	\$91	\$91
44	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
45	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
46	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
47	\$160	\$160	\$148	\$148	\$141	\$141	\$135	\$135	\$123	\$123	\$114	\$114	\$99	\$99
48	\$171	\$171	\$158	\$158	\$151	\$151	\$144	\$144	\$131	\$131	\$122	\$122	\$105	\$105
49 50	\$185 \$207	\$185 \$207	\$170 \$191	\$170 \$101	\$163 \$183	\$163 \$183	\$156 \$175	\$156 \$175	\$141 \$159	\$141 \$150	\$132 \$148	\$132 \$148	\$114 \$128	\$114 \$128
50 51	\$207 \$219	\$207 \$219	\$191 \$202	\$191 \$202	\$183 \$194	\$183 \$194	\$175 \$185	\$175 \$185	\$159 \$168	\$159 \$168	\$148 \$156	\$148 \$156	\$128 \$135	\$128 \$135
52	\$229	\$219	\$202	\$202	\$202	\$202	\$194	\$194	\$176	\$176	\$164	\$164	\$141	\$141
53	\$236	\$236	\$217	\$217	\$208	\$208	\$199	\$199	\$181	\$181	\$168	\$168	\$145	\$145
54	\$240	\$240	\$221	\$221	\$212	\$212	\$203	\$203	\$184	\$184	\$171	\$171	\$148	\$148
55	\$263	\$263	\$243	\$243	\$232	\$232	\$222	\$222	\$202	\$202	\$188	\$188	\$162	\$162
56	\$275	\$275	\$253	\$253	\$243	\$243	\$232	\$232	\$210	\$210	\$196	\$196	\$169	\$169
57	\$294	\$294	\$271	\$271	\$259	\$259	\$248	\$248	\$225	\$225	\$209	\$209	\$181	\$181
58 50	\$323	\$323	\$298	\$298	\$285	\$285	\$273	\$273	\$247	\$247	\$231	\$231	\$199	\$199 \$205
59	\$365 \$414	\$365	\$336 \$382	\$336	\$322 \$365	\$322 \$365	\$308	\$308 \$349	\$279 \$317	\$279 \$217	\$260	\$260 \$295	\$225	\$225 \$255
60 61	\$414 \$456	\$414 \$456	\$382 \$421	\$382 \$421	\$403	\$403	\$349 \$385	\$349 \$385	\$317 \$350	\$317 \$350	\$295 \$326	\$295 \$326	\$255 \$281	\$255 \$281
62	\$481	\$481	\$443	\$443	\$424	\$403 \$424	\$406	\$406	\$368	\$368	\$343	\$343	\$297	\$297
63	\$486	\$486	\$448	\$448	\$429	\$429	\$410	\$410	\$372	\$372	\$347	\$347	\$300	\$300
	\$490	\$490	\$452	\$452	\$433	\$433	\$414	\$414	\$375	\$375	\$350	\$350	\$302	\$302
64	ΨΤΟΟ	Ψ.00	Ψ.σ=			Ψ.00	Ψ						Ψ002	ΨΟ0-

Monthly Rates Effective 01/01/11

CoreGuard 3500 (1 member)

0   \$87   \$87   \$81   \$81   \$77   \$77   \$74   \$74   \$87   \$87   \$87   \$87   \$87   \$87   \$87   \$87   \$87   \$87   \$87   \$88   \$88   \$81   \$87   \$87   \$87   \$88   \$88   \$81   \$87   \$87   \$87   \$87   \$88   \$88   \$81   \$87	ate Calcu									_		_		_	
O															a 7
1   \$80   \$80   \$74   \$74   \$71   \$71   \$88   \$88   \$61   \$61   \$57   \$57   \$57   \$47   \$48   \$45   \$58   \$58   \$54   \$54   \$44   \$44   \$44   \$44   \$44   \$44   \$44   \$44   \$45														Male	Female
2   S76   S76   S70   S70   S70   S67   S64   S64   S64   S62   S56   S55   S55   S54   4   S70   S70   S65   S65   S62   S62   S66   S65   S52   S44   5   S66   S66   S66   S66   S62   S62   S66   S56   S50   S50   S50   5   S66   S66   S66   S66   S66   S62   S62   S65   S55   S50   S50   S50   S50   6   S64   S64   S64   S59   S59   S57   S57   S57   S54   S54   S54   S54   S54   S44   S44   S43   6   S64   S64   S65   S65   S55   S55   S55   S55   S55   S55   S55   S55   S55   6   S66   S66   S66   S66   S66   S62   S62   S62   S64   S6															\$54
9 \$773 \$773 \$775 \$65 \$65 \$62 \$62 \$59 \$59 \$54 \$54 \$50 \$50 \$55 \$55 \$55 \$55 \$65 \$65 \$65 \$55 \$55 \$65 \$6															\$49
4 \$70 \$70 \$70 \$65 \$65 \$65 \$62 \$62 \$62 \$59 \$59 \$59 \$54 \$54 \$50 \$50 \$50 \$47 \$47 \$44 \$66 \$66 \$66 \$66 \$66 \$65 \$61 \$61 \$58 \$58 \$56 \$555 \$50 \$50 \$47 \$47 \$44 \$66 \$66 \$64 \$64 \$64 \$69 \$59 \$59 \$57 \$57 \$57 \$57 \$55 \$55 \$50 \$50 \$47 \$47 \$44 \$44 \$31 \$61 \$61 \$61 \$61 \$61 \$61 \$61 \$61 \$61 \$6															\$47
5         566         566         561         561         558         555         555         550         550         347         847           6         564         564         564         564         569         369         557         557         554         554         554         552         552         354         347         344         844         544         542         33           8         559         559         554         554         552         552         349         346         345         342         342         33           10         559         559         554         554         552         552         353         351         351         346         346         342         342         33           11         580         580         355         555         553         353         351         351         346         346         343         343         351           12         583         353         351         351         346         346         349         346         346         343         347           13         370         370         356         362															\$45
6															\$43 \$40
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11   \$80   \$80   \$55   \$55   \$53   \$55   \$53   \$51   \$46   \$46   \$43   \$43   \$33   \$31   \$370   \$370   \$56   \$86   \$86   \$55   \$55   \$53   \$53   \$58   \$48   \$48   \$48   \$45   \$45   \$31   \$370   \$370   \$66   \$86   \$86   \$86   \$86   \$86   \$86   \$86   \$48   \$48   \$45   \$45   \$31   \$41   \$374															\$36
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13   \$70   \$70   \$65   \$65   \$62   \$62   \$59   \$59   \$54   \$54   \$50   \$50   \$51   \$54   \$55														\$39	\$39
14         \$74         \$74         \$69         \$69         \$66         \$66         \$63         \$57         \$57         \$57.         \$57.         \$57.         \$57.         \$57.         \$57.         \$64         \$64         \$60         \$60         \$55.         \$16         \$94         \$94         \$97         \$87         \$87         \$83         \$83         \$79         \$79         \$72         \$87         \$87         \$87         \$87         \$87         \$87         \$87         \$87         \$83         \$83         \$575         \$75         \$75         \$57														\$43	\$43
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17         \$98         \$99         \$99         \$91         \$91         \$87         \$87         \$83         \$83         \$76         \$76         \$71         \$71         \$61           19         \$99         \$99         \$91         \$91         \$87         \$87         \$83         \$83         \$76         \$76         \$71         \$71         \$61           20         \$99         \$99         \$91         \$91         \$87         \$87         \$83         \$83         \$76         \$76         \$71         \$71         \$62           21         \$100         \$100         \$92         \$82         \$88         \$88         \$84         \$84         \$76         \$76         \$71         \$71         \$76           22         \$101         \$101         \$93         \$93         \$89         \$85         \$85         \$577         \$77         \$77         \$72         \$72         \$72         \$72         \$72         \$72         \$77         \$77         \$77         \$72         \$72         \$72         \$72         \$72         \$72         \$72         \$72         \$72         \$72         \$72         \$72         \$72         \$72         \$72         \$72														\$58	\$58
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24         \$103         \$103         \$95         \$95         \$90         \$96         \$86         \$86         \$78         \$73         \$73         \$66           25         \$103         \$103         \$95         \$95         \$90         \$96         \$86         \$86         \$78         \$78         \$73         \$73         \$66           26         \$103         \$104         \$96         \$96         \$92         \$92         \$88         \$88         \$80         \$74         \$74         \$86           28         \$107         \$107         \$99         \$99         \$94         \$94         \$90         \$90         \$82         \$22         \$88         \$88         \$80         \$76         \$76         \$66           29         \$109         \$109         \$101         \$101         \$96         \$96         \$92         \$92         \$83         \$82         \$76         \$76         \$66           29         \$109         \$101         \$101         \$96         \$96         \$87         \$87         \$77         \$86           31         \$112         \$112         \$105         \$106         \$101         \$101         \$99         \$99         \$98 </td <td></td> <td>\$62</td> <td>\$62</td>														\$62	\$62
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26         \$103         \$103         \$95         \$90         \$90         \$86         \$78         \$78         \$73         \$73         \$86           27         \$104         \$104         \$96         \$99         \$92         \$82         \$88         \$88         \$80         \$74         \$74         \$66           28         \$107         \$107         \$99         \$99         \$94         \$94         \$90         \$82         \$82         \$76         \$76         \$66           29         \$109         \$101         \$101         \$96         \$98         \$92         \$92         \$83         \$83         \$78         \$76         \$66           30         \$111         \$111         \$103         \$103         \$99         \$94         \$94         \$86         \$86         \$80         \$80         \$63           31         \$112         \$112         \$103         \$103         \$99         \$94         \$94         \$86         \$86         \$80         \$80         \$80           31         \$112         \$117         \$108         \$109         \$104         \$104         \$100         \$91         \$91         \$84         \$81           32 </td <td></td> <td>\$63</td> <td>\$63</td>														\$63	\$63
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28         \$107         \$107         \$99         \$99         \$94         \$96         \$90         \$90         \$82         \$82         \$76         \$76         \$66           29         \$109         \$109         \$101         \$101         \$96         \$96         \$92         \$92         \$83         \$83         \$78         \$76         \$66           30         \$1111         \$1111         \$1103         \$103         \$99         \$99         \$94         \$94         \$86         \$86         \$80         \$80           31         \$112         \$112         \$103         \$103         \$103         \$99         \$99         \$94         \$94         \$86         \$86         \$80         \$80           32         \$114         \$114         \$105         \$105         \$101         \$101         \$96         \$89         \$89         \$89         \$89         \$88         \$80         \$85         \$85         \$87 <td></td> <td>\$63</td> <td>\$63</td>														\$63	\$63
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37         \$124         \$124         \$114         \$114         \$110         \$105         \$105         \$95         \$89         \$89         \$77           38         \$129         \$129         \$118         \$118         \$113         \$113         \$108         \$108         \$98         \$98         \$92         \$95         \$95         \$95         \$88           40         \$141         \$141         \$130         \$130         \$125         \$125         \$119         \$119         \$108         \$108         \$101         \$101         \$88           40         \$141         \$147         \$135         \$135         \$129         \$124         \$124         \$112         \$104         \$104         \$94           41         \$147         \$143         \$135         \$135         \$129         \$124         \$124         \$112         \$104         \$104         \$94           42         \$154         \$154         \$142         \$136         \$136         \$130         \$130         \$118         \$118         \$110         \$910           42         \$165         \$165         \$152         \$152         \$145         \$136         \$130         \$130         \$113         \$															\$74 \$74
38         \$129         \$129         \$118         \$118         \$113         \$113         \$108         \$98         \$98         \$92         \$73           39         \$133         \$133         \$122         \$122         \$117         \$117         \$112         \$112         \$102         \$95         \$95         \$85           40         \$141         \$141         \$1130         \$125         \$125         \$112         \$119         \$108         \$101         \$101         \$81           41         \$147         \$147         \$135         \$135         \$129         \$124         \$124         \$112         \$1104         \$104         \$90           42         \$154         \$154         \$142         \$136         \$136         \$130         \$118         \$118         \$110         \$110         \$90           43         \$160         \$166         \$148         \$144         \$141         \$141         \$110         \$110         \$90           44         \$165         \$165         \$152         \$152         \$145         \$143         \$139         \$126         \$126         \$117         \$117         \$104           45         \$167         \$167         \$															\$7 <b>4</b> \$76
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40         \$141         \$141         \$130         \$130         \$125         \$125         \$119         \$119         \$108         \$108         \$101         \$101         \$85         41         \$147         \$147         \$135         \$129         \$129         \$124         \$112         \$112         \$104         \$904         \$904         \$154         \$154         \$1142         \$142         \$136         \$136         \$130         \$118         \$1112         \$104         \$904         \$904         \$906         \$9															\$82
41       \$147       \$147       \$135       \$135       \$129       \$129       \$124       \$124       \$112       \$112       \$104       \$104       \$90         42       \$154       \$154       \$142       \$142       \$136       \$136       \$130       \$118       \$118       \$110       \$110       \$99         43       \$160       \$160       \$148       \$144       \$141       \$141       \$135       \$123       \$123       \$114       \$114       \$99         44       \$165       \$165       \$152       \$145       \$141       \$141       \$139       \$139       \$126       \$126       \$117       \$117       \$117       \$10         45       \$167       \$167       \$154       \$154       \$147       \$141       \$141       \$128       \$128       \$119       \$119       \$10         46       \$169       \$169       \$156       \$156       \$149       \$149       \$142       \$142       \$129       \$120       \$120       \$10         47       \$175       \$162       \$162       \$155       \$155       \$148       \$148       \$143       \$134       \$134       \$120       \$120       \$10         48<				_	_			_							\$87
42       \$154       \$154       \$142       \$142       \$136       \$136       \$130       \$130       \$118       \$118       \$110       \$110       \$99         43       \$160       \$160       \$148       \$148       \$141       \$141       \$135       \$135       \$123       \$1123       \$114       \$114       \$99         44       \$165       \$165       \$152       \$152       \$145       \$145       \$139       \$139       \$126       \$126       \$117       \$117       \$10         45       \$167       \$167       \$154       \$154       \$147       \$147       \$141       \$141       \$128       \$128       \$119       \$119       \$10         46       \$169       \$169       \$156       \$149       \$149       \$142       \$142       \$129       \$129       \$120       \$120       \$120       \$120       \$120       \$120       \$120       \$162       \$155       \$155       \$148       \$148       \$134       \$134       \$129       \$129       \$120       \$120       \$120       \$120       \$120       \$120       \$120       \$120       \$120       \$120       \$120       \$120       \$120       \$120       \$120       \$120										-				\$90	\$90
43         \$160         \$160         \$148         \$148         \$141         \$141         \$135         \$135         \$123         \$1123         \$114         \$114         \$99           44         \$165         \$167         \$154         \$154         \$147         \$147         \$141         \$141         \$128         \$128         \$119         \$119         \$10           45         \$167         \$169         \$156         \$156         \$149         \$149         \$142         \$129         \$129         \$120         \$120         \$10           46         \$169         \$156         \$156         \$155         \$155         \$155         \$148         \$142         \$129         \$129         \$120         \$120         \$10           47         \$175         \$175         \$162         \$165         \$155         \$155         \$155         \$148         \$148         \$143         \$134         \$125         \$125         \$10           48         \$187         \$187         \$172         \$172         \$165         \$158         \$158         \$143         \$143         \$133         \$133         \$113         \$120         \$10         \$10         \$10         \$10         \$10														\$95	\$95
44         \$165         \$165         \$152         \$152         \$145         \$139         \$139         \$126         \$126         \$117         \$117         \$10           45         \$167         \$167         \$154         \$154         \$147         \$147         \$141         \$141         \$128         \$119         \$119         \$10           46         \$169         \$169         \$156         \$156         \$149         \$149         \$142         \$129         \$129         \$120         \$10           47         \$175         \$175         \$162         \$162         \$155         \$155         \$148         \$148         \$134         \$134         \$125         \$125         \$10           48         \$187         \$187         \$172         \$165         \$155         \$158         \$158         \$143         \$143         \$133         \$113         \$11           49         \$200         \$200         \$184         \$184         \$176         \$165         \$158         \$158         \$143         \$143         \$143         \$143         \$143         \$143         \$143         \$143         \$143         \$143         \$143         \$143         \$152         \$155         \$156														\$99	\$99
45         \$167         \$167         \$154         \$154         \$147         \$147         \$141         \$141         \$128         \$128         \$119         \$119         \$10         \$10         \$169         \$156         \$156         \$149         \$149         \$142         \$142         \$129         \$129         \$120         \$120         \$10         \$10         \$10         \$175         \$165         \$155         \$155         \$148         \$148         \$134         \$134         \$125         \$125         \$10         \$10         \$175         \$162         \$162         \$155         \$155         \$148         \$148         \$134         \$134         \$125         \$125         \$10         \$10         \$184         \$147         \$172         \$165         \$165         \$158         \$158         \$143         \$143         \$133         \$133         \$113         \$113         \$133         \$133         \$113         \$125         \$10         \$144         \$147         \$172         \$165         \$165         \$158         \$158         \$143         \$143         \$133         \$133         \$113         \$125         \$10         \$153         \$152         \$133         \$152         \$152         \$152         \$133														\$101	\$101
46       \$169       \$169       \$156       \$156       \$149       \$149       \$142       \$142       \$129       \$129       \$120       \$120       \$10         47       \$175       \$175       \$162       \$162       \$155       \$155       \$148       \$148       \$134       \$134       \$125       \$125       \$10         48       \$187       \$187       \$172       \$165       \$165       \$158       \$158       \$143       \$143       \$133       \$133       \$11         49       \$200       \$200       \$184       \$184       \$176       \$169       \$169       \$153       \$153       \$143       \$143       \$123         50       \$214       \$214       \$197       \$197       \$188       \$188       \$180       \$180       \$163       \$163       \$152       \$152       \$13         51       \$226       \$226       \$208       \$208       \$199       \$199       \$191       \$191       \$173       \$161       \$161       \$13         52       \$236       \$226       \$208       \$208       \$199       \$199       \$181       \$181       \$161       \$161       \$13         52       \$236       \$236														\$103	\$103
48         \$187         \$187         \$172         \$165         \$165         \$158         \$158         \$143         \$143         \$133         \$133         \$113           49         \$200         \$200         \$184         \$184         \$176         \$169         \$169         \$153         \$153         \$143         \$143         \$123           50         \$214         \$214         \$197         \$197         \$188         \$180         \$180         \$163         \$152         \$152         \$13           51         \$226         \$226         \$208         \$208         \$199         \$199         \$191         \$173         \$173         \$161         \$161         \$13           52         \$236         \$236         \$217         \$217         \$208         \$208         \$199         \$191         \$191         \$173         \$161         \$161         \$13           52         \$236         \$236         \$217         \$217         \$208         \$208         \$199         \$199         \$181         \$181         \$161         \$161         \$13           53         \$243         \$243         \$224         \$224         \$215         \$205         \$205         \$186		\$169	\$169	\$156	\$156	\$149	\$149	\$142		\$129	\$129			\$104	\$104
49         \$200         \$184         \$184         \$176         \$169         \$169         \$153         \$153         \$143         \$143         \$12           50         \$214         \$214         \$197         \$197         \$188         \$188         \$180         \$163         \$163         \$152         \$152         \$13           51         \$226         \$226         \$208         \$208         \$199         \$191         \$191         \$173         \$173         \$161         \$161         \$13           52         \$236         \$236         \$217         \$217         \$208         \$208         \$199         \$199         \$181         \$181         \$168         \$168         \$14           53         \$243         \$224         \$224         \$215         \$205         \$205         \$186         \$186         \$173         \$173         \$173         \$15           54         \$247         \$228         \$228         \$218         \$209         \$209         \$189         \$189         \$177         \$177         \$15           55         \$253         \$253         \$233         \$223         \$223         \$214         \$214         \$194         \$181         \$181		\$175						\$148		\$134			\$125	\$108	\$108
50         \$214         \$214         \$197         \$188         \$188         \$180         \$163         \$163         \$152         \$152         \$132           51         \$226         \$226         \$208         \$208         \$199         \$199         \$191         \$191         \$173         \$173         \$161         \$161         \$13           52         \$236         \$236         \$217         \$217         \$208         \$208         \$199         \$199         \$181         \$181         \$168         \$168         \$14           53         \$243         \$224         \$224         \$215         \$215         \$205         \$205         \$186         \$186         \$173         \$173         \$173         \$173         \$173         \$173         \$173         \$155         \$247         \$247         \$228         \$224         \$215         \$205         \$205         \$186         \$186         \$173         \$173         \$173         \$152         \$152         \$152         \$247         \$247         \$228         \$228         \$218         \$205         \$205         \$186         \$186         \$173         \$177         \$177         \$157         \$155         \$253         \$2233         \$2233														\$115	\$115
51       \$226       \$226       \$208       \$199       \$199       \$191       \$191       \$173       \$173       \$161       \$161       \$13         52       \$236       \$236       \$217       \$217       \$208       \$208       \$199       \$199       \$181       \$181       \$168       \$168       \$14         53       \$243       \$224       \$224       \$215       \$215       \$205       \$205       \$186       \$186       \$173       \$173       \$15         54       \$247       \$224       \$228       \$218       \$218       \$209       \$209       \$189       \$189       \$177       \$177       \$15         55       \$253       \$223       \$228       \$218       \$218       \$209       \$209       \$189       \$189       \$177       \$177       \$15         55       \$253       \$253       \$233       \$223       \$223       \$214       \$214       \$194       \$181       \$181       \$181       \$15         56       \$265       \$245       \$245       \$234       \$224       \$224       \$203       \$203       \$189       \$189       \$16         57       \$283       \$283       \$261       \$261<														\$123	\$123
52         \$236         \$236         \$217         \$217         \$208         \$208         \$199         \$199         \$181         \$181         \$168         \$148           53         \$243         \$224         \$224         \$215         \$215         \$205         \$205         \$186         \$186         \$173         \$173         \$15           54         \$247         \$228         \$228         \$218         \$218         \$209         \$209         \$189         \$189         \$177         \$177         \$15           55         \$253         \$253         \$233         \$223         \$223         \$214         \$214         \$194         \$181         \$181         \$181         \$15           56         \$265         \$265         \$245         \$245         \$234         \$224         \$224         \$203         \$203         \$189         \$189         \$189         \$189         \$189         \$181         \$15         \$15         \$250         \$250         \$224         \$224         \$203         \$203         \$189         \$189         \$16         \$189         \$189         \$16         \$189         \$189         \$16         \$189         \$189         \$16         \$189         \$189 <td></td> <td>\$132</td> <td>\$132</td>														\$132	\$132
53         \$243         \$224         \$224         \$215         \$205         \$205         \$186         \$186         \$173         \$173         \$15           54         \$247         \$227         \$228         \$228         \$218         \$218         \$209         \$209         \$189         \$189         \$177         \$177         \$15           55         \$253         \$253         \$233         \$223         \$223         \$214         \$214         \$194         \$194         \$181         \$181         \$15           56         \$265         \$245         \$245         \$234         \$224         \$224         \$203         \$203         \$189         \$189         \$189         \$189         \$181         \$15         \$16														\$139	\$139
54         \$247         \$248         \$228         \$218         \$218         \$209         \$189         \$189         \$177         \$177         \$15           55         \$253         \$253         \$233         \$223         \$223         \$214         \$214         \$194         \$194         \$181         \$181         \$15           56         \$265         \$265         \$245         \$245         \$234         \$224         \$224         \$203         \$203         \$189         \$189         \$181         \$15           57         \$265         \$265         \$245         \$245         \$234         \$224         \$224         \$203         \$203         \$189         \$169         \$202         \$202         \$17         \$217         \$217         \$202         \$202         \$17         \$218 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td></td><td>\$145</td><td>\$145</td></td<>										-				\$145	\$145
55         \$253         \$253         \$233         \$223         \$223         \$214         \$194         \$194         \$181         \$181         \$15           56         \$265         \$265         \$245         \$245         \$234         \$224         \$224         \$203         \$203         \$189         \$189         \$16           57         \$283         \$283         \$261         \$250         \$250         \$239         \$239         \$217         \$217         \$202         \$202         \$17           58         \$312         \$312         \$287         \$287         \$275         \$263         \$263         \$239         \$239         \$222         \$222         \$19           59         \$353         \$353         \$325         \$311         \$311         \$298         \$298         \$270         \$270         \$252         \$252         \$21           60         \$400         \$400         \$368         \$368         \$353         \$337         \$337         \$306         \$306         \$285         \$285         \$24           61         \$441         \$441         \$407         \$407         \$389         \$389         \$372         \$338         \$338         \$315										-				\$150	\$150
56         \$265         \$265         \$245         \$245         \$234         \$224         \$224         \$203         \$203         \$189         \$189         \$169           57         \$283         \$283         \$261         \$250         \$250         \$239         \$239         \$217         \$217         \$202         \$202         \$17           58         \$312         \$312         \$287         \$287         \$275         \$263         \$263         \$239         \$239         \$222         \$222         \$19           59         \$353         \$353         \$325         \$311         \$311         \$298         \$298         \$270         \$270         \$252         \$252         \$21           60         \$400         \$400         \$368         \$368         \$353         \$337         \$337         \$306         \$306         \$285         \$285         \$24           61         \$441         \$441         \$407         \$407         \$389         \$389         \$372         \$338         \$338         \$315         \$315         \$27           62         \$465         \$465         \$429         \$410         \$410         \$392         \$392         \$356         \$356		•												\$152	\$152
57     \$283     \$283     \$261     \$250     \$250     \$239     \$239     \$217     \$217     \$202     \$202     \$17       58     \$312     \$312     \$287     \$287     \$275     \$275     \$263     \$263     \$239     \$239     \$222     \$222     \$19       59     \$353     \$353     \$325     \$325     \$311     \$311     \$298     \$298     \$270     \$270     \$252     \$252     \$21       60     \$400     \$400     \$368     \$368     \$353     \$353     \$337     \$337     \$306     \$306     \$285     \$285     \$24       61     \$441     \$441     \$407     \$407     \$389     \$389     \$372     \$372     \$338     \$338     \$315     \$315     \$27       62     \$465     \$465     \$429     \$410     \$410     \$392     \$392     \$356     \$356     \$332     \$332     \$28										-				\$156	\$156
58     \$312     \$312     \$287     \$275     \$275     \$263     \$263     \$239     \$239     \$222     \$222     \$19       59     \$353     \$353     \$325     \$325     \$311     \$311     \$298     \$298     \$270     \$270     \$252     \$252     \$21       60     \$400     \$400     \$368     \$368     \$353     \$353     \$337     \$337     \$306     \$306     \$285     \$285     \$24       61     \$441     \$441     \$407     \$407     \$389     \$389     \$372     \$372     \$338     \$338     \$315     \$315     \$27       62     \$465     \$465     \$429     \$410     \$410     \$392     \$392     \$356     \$356     \$332     \$332     \$28										-				\$164	\$164
59     \$353     \$353     \$325     \$325     \$311     \$311     \$298     \$298     \$270     \$270     \$252     \$252     \$21       60     \$400     \$400     \$368     \$368     \$353     \$353     \$337     \$337     \$306     \$306     \$285     \$285     \$24       61     \$441     \$441     \$407     \$407     \$389     \$389     \$372     \$372     \$338     \$338     \$315     \$315     \$27       62     \$465     \$465     \$429     \$410     \$410     \$392     \$392     \$356     \$356     \$332     \$332     \$28														\$175	\$175
60     \$400     \$400     \$368     \$368     \$353     \$337     \$337     \$306     \$306     \$285     \$285     \$24       61     \$441     \$441     \$407     \$407     \$389     \$389     \$372     \$372     \$338     \$338     \$315     \$315     \$27       62     \$465     \$465     \$429     \$410     \$410     \$392     \$392     \$356     \$356     \$332     \$332     \$28										-				\$192	\$192
61														\$217	\$217
62 \$465 \$465 \$429 \$429 \$410 \$410 \$392 \$392 \$356 \$356 \$332 \$332 \$28										-				\$246	\$246
														\$272	\$272
														\$287	\$287
								-						\$290	\$290
														\$293 \$293	\$293 \$293

Monthly Rates Effective 01/01/11

CoreGuard 3500 (2+ members)

Rate Calcu									1				1	
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$87	\$87	\$81	\$81	\$77	\$77	\$74	\$74	\$67	\$67	\$62	\$62	\$54	\$54
1	\$80	\$80	\$74	\$74	\$71	\$71	\$68	\$68	\$61	\$61	\$57	\$57	\$49	\$49
2	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
3	\$73	\$73	\$67	\$67	\$64	\$64	\$62	\$62	\$56	\$56	\$52	\$52	\$45	\$45
4	\$70	\$70 \$66	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
5	\$66	\$66	\$61	\$61 ¢50	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
6 7	\$64 \$61	\$64 \$61	\$59 \$57	\$59	\$57 \$54	\$57 \$54	\$54	\$54 \$52	\$49 \$47	\$49 \$47	\$46 \$44	\$46 \$44	\$40 \$38	\$40 \$38
8	\$59	\$59	\$57 \$54	\$57 \$54	\$54 \$52	\$54 \$52	\$52 \$49	\$49	\$47 \$45	\$47 \$45	\$44 \$42	\$44 \$42	\$36	\$36
9	\$59 \$59	\$59 \$59	\$54 \$54	\$54 \$54	\$52 \$52	\$52 \$52	\$49 \$49	\$49 \$49	\$45 \$45	\$45 \$45	\$42	\$42 \$42	\$36	\$36
10	\$59	\$59	\$54	\$54	\$52	\$52	\$49	\$49	\$45	\$45	\$42	\$42	\$36	\$36
11	\$60	\$60	\$55	\$55	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
12	\$63	\$63	\$58	\$58	\$55	\$55	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
13	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
14	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
15	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
16	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
17	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
18	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$76	\$76	\$71	\$71	\$61	\$61
19	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$76	\$76	\$71	\$71	\$61	\$61
20	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$76	\$76	\$71	\$71	\$61	\$61
21	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
22	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
23	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
24	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
25	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
26	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
27	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74	\$64	\$64
28	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
29	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$83	\$83	\$78	\$78	\$67	\$67
30	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
31	\$112	\$112	\$103	\$103	\$99	\$99	\$94	\$94	\$86	\$86	\$80	\$80	\$69	\$69
32	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
33	\$117	\$117	\$108	\$108	\$103	\$103	\$99	\$99	\$89	\$89	\$83	\$83	\$72	\$72
34	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$91	\$91	\$84	\$84	\$73	\$73
35	\$119 \$110	\$119 \$110	\$110	\$110 \$110	\$105	\$105	\$100 \$100	\$100 \$100	\$91	\$91	\$85	\$85	\$73	\$73
36	\$119	\$119	\$110	\$110 \$110	\$105	\$105	\$100 \$104	\$100	\$91	\$91	\$85	\$85	\$73	\$73
37	\$123 \$127	\$123	\$113	\$113	\$108	\$108	\$104	\$104	\$94 \$97	\$94	\$87	\$87	\$76	\$76
38 39	\$127 \$129	\$127 \$129	\$117 \$118	\$117 \$118	\$112 \$113	\$112 \$113	\$107 \$108	\$107 \$108	\$97 \$98	\$97 \$98	\$91 \$92	\$91 \$92	\$78 \$79	\$78 \$79
40	\$132	\$132	\$122	\$122	\$117	\$117	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
41	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
42	\$136	\$136	\$125	\$125	\$120	\$120	\$114	\$114	\$104	\$104	\$97	\$97	\$84	\$84
43	\$141	\$141	\$130	\$130	\$125	\$125	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
44	\$146	\$146	\$134	\$134	\$129	\$129	\$123	\$123	\$112	\$112	\$104	\$104	\$90	\$90
45	\$148	\$148	\$136	\$136	\$131	\$131	\$125	\$125	\$113	\$113	\$106	\$106	\$91	\$91
46	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$107	\$107	\$92	\$92
47	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
48	\$165	\$165	\$152	\$152	\$145	\$145	\$139	\$139	\$126	\$126	\$117	\$117	\$101	\$101
49	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
50	\$200	\$200	\$184	\$184	\$176	\$176	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
51	\$212	\$212	\$196	\$196	\$187	\$187	\$179	\$179	\$162	\$162	\$151	\$151	\$131	\$131
52	\$221	\$221	\$204	\$204	\$195	\$195	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
53	\$227	\$227	\$209	\$209	\$200	\$200	\$191	\$191	\$173	\$173	\$162	\$162	\$140	\$140
54	\$232	\$232	\$213	\$213	\$204	\$204	\$195	\$195	\$177	\$177	\$165	\$165	\$143	\$143
55	\$253	\$253	\$233	\$233	\$223	\$223	\$214	\$214	\$194	\$194	\$181	\$181	\$156	\$156
56	\$265	\$265	\$245	\$245	\$234	\$234	\$224	\$224	\$203	\$203	\$189	\$189	\$164	\$164
57	\$283	\$283	\$261	\$261	\$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$175	\$175
58	\$312	\$312	\$287	\$287	\$275	\$275	\$263	\$263	\$239	\$239	\$222	\$222	\$192	\$192
59	\$353	\$353	\$325	\$325	\$311	\$311	\$298	\$298	\$270	\$270	\$252	\$252	\$217	\$217
60	\$400	\$400	\$368	\$368	\$353	\$353	\$337	\$337	\$306	\$306	\$285	\$285	\$246	\$246
61	\$441	\$441	\$407	\$407	\$389	\$389	\$372	\$372	\$338	\$338	\$315	\$315	\$272	\$272
62	\$465	\$465	\$429	\$429	\$410	\$410	\$392	\$392	\$356	\$356	\$332	\$332	\$287	\$287
00	\$470	\$470	\$433	\$433	\$415	\$415	\$397	\$397	\$360	\$360	\$336	\$336	\$290	\$290
63													4 -	
63 64 65+	\$475 \$475	\$475 \$475	\$438 \$438	\$438 \$438	\$419 \$419	\$419 \$419	\$401 \$401	\$401 \$401	\$364 \$364	\$364 \$364	\$339 \$339	\$339 \$339	\$293 \$293	\$293 \$293

Monthly Rates Effective 01/01/11

CoreGuard 5000 (1 member)

iato Ouiou						listed be		_	_		_		_	
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
_	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
1	\$69	\$69	\$63	\$63	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$42	\$42
2	\$66	\$66	\$61 \$50	\$61 \$50	\$58 \$57	\$58 \$58	\$55 \$50	\$55 \$50	\$50	\$50 \$40	\$47	\$47 0.45	\$40	\$40
3	\$63	\$63	\$58	\$58	\$55	\$55	\$53 \$50	\$53 ¢50	\$48	\$48	\$45	\$45	\$39	\$39
4 5	\$61 \$60	\$61 \$60	\$57 \$55	\$57 \$55	\$54 \$53	\$54 \$53	\$52	\$52 \$51	\$47 \$46	\$47 \$46	\$44 \$43	\$44 \$43	\$38 \$37	\$38 \$37
6	\$59	\$59	\$55 \$54	\$55 \$54	\$53 \$52	\$52	\$51 \$49	\$49	\$45 \$45	\$45	\$43 \$42	\$43 \$42	\$36	\$36
7	\$59 \$57	\$59 \$57	\$53	\$53	\$52 \$50	\$50	\$48	\$48	\$43 \$44	\$43 \$44	\$41	\$42 \$41	\$35	\$35
8	\$57 \$56	\$56	\$53 \$51	\$55 \$51	\$49	\$30 \$49	\$46 \$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
9	\$56	\$56	\$51	\$51	\$49	\$49	\$47 \$47	\$47 \$47	\$43	\$43	\$40 \$40	\$40 \$40	\$34	\$34
10	\$56	\$56	\$51	\$51	\$49	\$49	\$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
11	\$56	\$56	\$51	\$51	\$49	\$49	\$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
12	\$60	\$60	\$55	\$55	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
13	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
14	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
15	\$78	\$78	\$72	\$72	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
16	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
17	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
18	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
19	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
20	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
21	\$92	\$92	\$85	\$85	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
22	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$66	\$66	\$57	\$57
23	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
24	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
25	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
26	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
27	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59	\$59
28	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
29	\$100	\$100	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
30	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78 \$00	\$73	\$73	\$63	\$63
31	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74	\$64	\$64
32 33	\$106 \$108	\$106 \$108	\$98 \$99	\$98 \$99	\$94 \$95	\$94 \$95	\$90 \$91	\$90 \$91	\$81 \$82	\$81 \$82	\$76 \$77	\$76 \$77	\$65 \$66	\$65 \$66
33 34	\$108	\$108	\$99 \$101	\$99 \$101	\$95 \$96	\$95 \$96	\$91 \$92	\$91 \$92	\$83	\$83	\$77 \$78	\$77 \$78	\$67	\$67
35	\$111	\$111	\$101	\$101	\$97	\$97	\$93	\$93	\$85	\$85	\$79	\$70 \$79	\$68	\$68
36	\$111	\$111	\$102	\$102	\$98	\$98	\$93 \$94	\$93 \$94	\$85	\$85	\$79 \$79	\$79 \$79	\$68	\$68
37	\$114	\$114	\$105 \$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
38	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$91	\$91	\$84	\$84	\$73	\$73
39	\$123	\$123	\$113	\$113	\$108	\$104	\$104	\$104	\$94	\$94	\$87	\$87	\$76	\$76
40	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$99	\$99	\$93	\$93	\$80	\$80
41	\$136	\$136	\$125	\$125	\$120	\$120	\$114	\$114	\$104	\$104	\$97	\$97	\$84	\$84
42	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$88	\$88
43	\$148	\$148	\$136	\$136	\$131	\$131	\$125	\$125	\$113	\$113	\$106	\$106	\$91	\$91
44	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$117	\$117	\$109	\$109	\$94	\$94
45	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
46	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$119	\$119	\$111	\$111	\$96	\$96
47	\$162	\$162	\$149	\$149	\$143	\$143	\$136	\$136	\$124	\$124	\$115	\$115	\$100	\$100
48	\$172	\$172	\$159	\$159	\$152	\$152	\$145	\$145	\$132	\$132	\$123	\$123	\$106	\$106
49	\$185	\$185	\$170	\$170	\$163	\$163	\$156	\$156	\$141	\$141	\$132	\$132	\$114	\$114
50	\$198	\$198	\$182	\$182	\$174	\$174	\$167	\$167	\$151	\$151	\$141	\$141	\$122	\$122
51	\$209	\$209	\$193	\$193	\$185	\$185	\$177	\$177	\$160	\$160	\$149	\$149	\$129	\$129
52	\$219	\$219	\$202	\$202	\$193	\$193	\$184	\$184	\$167	\$167	\$156	\$156	\$135	\$135
53	\$225	\$225	\$208	\$208	\$199	\$199	\$190	\$190	\$172	\$172	\$161	\$161	\$139	\$139
54	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
55 50	\$234	\$234	\$216	\$216	\$207	\$207	\$198	\$198	\$179	\$179	\$167	\$167	\$144	\$144
56 57	\$246	\$246	\$227	\$227	\$217	\$217	\$208	\$208	\$188	\$188	\$175	\$175	\$152	\$152
57 50	\$263	\$263	\$242	\$242	\$232	\$232	\$222	\$222	\$201	\$201	\$187	\$187	\$162	\$162
58	\$289	\$289	\$267	\$267	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
59	\$328	\$328	\$303	\$303	\$290	\$290	\$277	\$277	\$251	\$251	\$234	\$234	\$202	\$202
60	\$372	\$372	\$343	\$343	\$328	\$328	\$314	\$314	\$285	\$285	\$266	\$266	\$229	\$229
61	\$412	\$412	\$380	\$380	\$363	\$363	\$347	\$347	\$315	\$315	\$294	\$294	\$254	\$254
62	\$434	\$434	\$400	\$400	\$383	\$383	\$366	\$366	\$332	\$332	\$310	\$310	\$268	\$268
63	\$439	\$439	\$405	\$405	\$388	\$388	\$371	\$371	\$336	\$336	\$313	\$313	\$271	\$271
64	\$444	\$444	\$410	\$410	\$392 \$392	\$392 \$392	\$375 \$375	\$375 \$375	\$340 \$340	\$340 \$340	\$317 \$317	\$317 \$317	\$274 \$274	\$274 \$274
65+	\$444	\$444	\$410	\$410										

Monthly Rates Effective 01/01/11 CoreGuard 5000 (2+ members)

Rate Calcu		•		,	ates for	r each m	ember.							
		ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
1	\$69	\$69	\$63	\$63	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$42	\$42
2	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
3 4	\$63 \$61	\$63 \$61	\$58 \$57	\$58 \$57	\$55 \$54	\$55 \$54	\$53	\$53 \$52	\$48 \$47	\$48 \$47	\$45 \$44	\$45 \$44	\$39 \$38	\$39 \$38
5	\$60	\$60	\$57 \$55	\$55	\$54 \$53	\$53	\$52 \$51	\$52 \$51	\$47 \$46	\$47 \$46	\$43	\$44 \$43	\$37	\$37
6	\$59	\$59	\$54	\$54	\$52	\$52	\$49	\$49	\$45	\$45	\$42	\$42	\$36	\$36
7	\$57	\$57	\$53	\$53	\$50	\$50	\$48	\$48	\$44	\$44	\$41	\$41	\$35	\$35
8	\$56	\$56	\$51	\$51	\$49	\$49	\$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
9	\$56	\$56	\$51	\$51	\$49	\$49	\$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
10	\$56	\$56	\$51	\$51	\$49	\$49	\$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
11 12	\$56 \$60	\$56 \$60	\$51 \$55	\$51 \$55	\$49 \$53	\$49 \$53	\$47 \$51	\$47 \$51	\$43 \$46	\$43 \$46	\$40 \$43	\$40 \$43	\$34 \$37	\$34 \$37
13	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$ <del>40</del> \$50	\$ <del>40</del> \$50	\$43 \$47	\$43 \$47	\$40	\$40
14	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
15	\$78	\$78	\$72	\$72	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
16	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
17	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
18	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
19	\$91	\$91	\$84 \$94	\$84 \$94	\$80	\$80	\$77 \$77	\$77 \$77	\$70 \$70	\$70 \$70	\$65 \$65	\$65 \$65	\$56	\$56 \$56
20 21	\$91 \$92	\$91 \$92	\$84 \$85	\$84 \$85	\$80 \$81	\$80 \$81	\$77 \$77	\$77 \$77	\$70 \$70	\$70 \$70	\$65 \$65	\$65 \$65	\$56 \$56	\$56 \$56
22	\$93	\$93	\$86	\$86	\$82	\$82	\$77 \$79	\$77 \$79	\$70 \$71	\$70 \$71	\$66	\$66	\$50 \$57	\$50 \$57
23	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
24	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
25	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
26	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
27	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59	\$59
28 29	\$98 \$100	\$98 \$100	\$91 \$93	\$91 \$93	\$87 \$89	\$87 \$89	\$83	\$83 \$85	\$75 \$77	\$75 \$77	\$70 \$72	\$70 \$72	\$60 \$62	\$60 \$62
30	\$100	\$100	\$95 \$95	\$95	\$90	\$90	\$85 \$86	\$86	\$77 \$78	\$78	\$72 \$73	\$72 \$73	\$63	\$63
31	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74	\$64	\$64
32	\$106	\$106	\$98	\$98	\$94	\$94	\$90	\$90	\$81	\$81	\$76	\$76	\$65	\$65
33	\$108	\$108	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
34	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$83	\$83	\$78	\$78	\$67	\$67
35	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78 \$70	\$78	\$68	\$68
36 37	\$111 \$113	\$111 \$113	\$102 \$104	\$102 \$104	\$97 \$99	\$97 \$99	\$93 \$95	\$93 \$95	\$85 \$86	\$85 \$86	\$79 \$80	\$79 \$80	\$68 \$69	\$68 \$69
38	\$117	\$117	\$104	\$104	\$103	\$103	\$99	\$99	\$89	\$89	\$83	\$83	\$72	\$72
39	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$91	\$91	\$84	\$84	\$73	\$73
40	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
41	\$122	\$122	\$112	\$112	\$108	\$108	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
42	\$126	\$126	\$116	\$116	\$111	\$111	\$106	\$106	\$96	\$96	\$90	\$90	\$77	\$77
43	\$131	\$131	\$120	\$120 \$124	\$115	\$115	\$110	\$110	\$100	\$100 \$100	\$93	\$93	\$80	\$80
44 45	\$134 \$136	\$134 \$136	\$124 \$126	\$124 \$126	\$118 \$120	\$118 \$120	\$113 \$115	\$113 \$115	\$103 \$104	\$103 \$104	\$96 \$97	\$96 \$97	\$83 \$84	\$83 \$84
46	\$138	\$138	\$120	\$120	\$120	\$120	\$116	\$116	\$104	\$104	\$98	\$98	\$85	\$85
47	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
48	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$117	\$117	\$109	\$109	\$94	\$94
49	\$163	\$163	\$150	\$150	\$144	\$144	\$138	\$138	\$125	\$125	\$116	\$116	\$100	\$100
50	\$185	\$185	\$171	\$171	\$164	\$164	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
51 52	\$196 \$205	\$196 \$205	\$180 \$180	\$180 \$180	\$173 \$101	\$173 \$101	\$165 \$172	\$165 \$172	\$150 \$157	\$150 \$157	\$139 \$146	\$139 \$146	\$120 \$126	\$120 \$126
52 53	\$205 \$210	\$205 \$210	\$189 \$194	\$189 \$194	\$181 \$185	\$181 \$185	\$173 \$177	\$173 \$177	\$157 \$161	\$157 \$161	\$146 \$150	\$146 \$150	\$126 \$129	\$126 \$129
54	\$214	\$214	\$197	\$197	\$188	\$188	\$177 \$180	\$180	\$163	\$163	\$152	\$150 \$152	\$132	\$132
55	\$234	\$234	\$216	\$216	\$207	\$207	\$198	\$198	\$179	\$179	\$167	\$167	\$144	\$144
56	\$246	\$246	\$227	\$227	\$217	\$217	\$208	\$208	\$188	\$188	\$175	\$175	\$152	\$152
57	\$263	\$263	\$242	\$242	\$232	\$232	\$222	\$222	\$201	\$201	\$187	\$187	\$162	\$162
58	\$289	\$289	\$267	\$267	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
59 60	\$328 \$373	\$328	\$303	\$303	\$290	\$290	\$277	\$277	\$251	\$251	\$234	\$234	\$202	\$202
60 61	\$372 \$412	\$372 \$412	\$343 \$380	\$343 \$380	\$328 \$363	\$328 \$363	\$314 \$347	\$314 \$347	\$285 \$315	\$285 \$315	\$266 \$294	\$266 \$294	\$229 \$254	\$229 \$254
62	\$434	\$434	\$400	\$400	\$383	\$383	\$366	\$347 \$366	\$332	\$332	\$310	\$310	\$268	\$268
63	\$439	\$439	\$405	\$405	\$388	\$388	\$371	\$371	\$336	\$336	\$313	\$313	\$271	\$271
			\$410	\$410	\$392	\$392	\$375	\$375	\$340	\$340	\$317	\$317	\$274	\$274
64 65+	\$444 \$444	\$444 \$444	\$410	\$410	\$392	\$392	\$375	\$375	\$340	\$340	\$317	ΨΟΙΙ	\$274	\$274

Monthly Rates Effective 01/01/11

CoreGuard 7500 (1 member)

Rate Calcu											_			
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$67	\$67	\$62	\$62	\$59	\$59	\$57	\$57	\$51	\$51	\$48	\$48	\$41	\$41
1	\$60	\$60	\$55	\$55	\$53 ¢50	\$53 ¢50	\$51	\$51	\$46	\$46 \$44	\$43	\$43	\$37	\$37 \$35
2 3	\$57 \$56	\$57 \$56	\$53 \$51	\$53 \$51	\$50 \$49	\$50 \$49	\$48	\$48 \$47	\$44 \$43	\$44 \$43	\$41 \$40	\$41 \$40	\$35 \$34	\$35 \$34
4	\$56 \$54	\$56 \$54	\$51 \$50	\$51 \$50	\$49 \$48	\$49 \$48	\$47 \$46	\$47 \$46	\$43 \$41	\$43 \$41	\$40 \$39	\$40 \$39	\$34 \$33	\$34 \$33
5	\$54 \$53	\$54 \$53	\$30 \$49	\$30 \$49	\$47	\$40 \$47	\$45 \$45	\$45	\$40	\$40	\$38	\$38	\$32	\$32
6	\$51	\$53 \$51	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
7	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
8	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
9	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
10	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
11	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
12	\$53	\$53	\$49	\$49	\$47	\$47	\$45	\$45	\$40	\$40	\$38	\$38	\$32	\$32
13	\$57	\$57	\$53	\$53	\$50	\$50	\$48	\$48	\$44	\$44	\$41	\$41	\$35	\$35
14	\$61	\$61	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
15	\$69	\$69	\$63	\$63	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$42	\$42
16	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$47	\$47
17	\$80	\$80	\$74	\$74	\$71	\$71	\$68	\$68	\$61	\$61	\$57	\$57	\$49	\$49
18	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
19	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
20	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
21	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
22	\$83	\$83	\$77	\$77	\$73	\$73	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
23	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
24	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
25	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
26	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
27	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
28	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
29	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$55	\$55
30	\$91	\$91	\$84	\$84	\$80	\$80	\$77 \$70	\$77 \$70	\$70	\$70	\$65	\$65	\$56	\$56
31	\$92	\$92	\$85	\$85	\$82	\$82	\$78 \$70	\$78	\$71	\$71	\$66	\$66	\$57	\$57 \$50
32 33	\$94 \$95	\$94 \$95	\$87 \$87	\$87 \$87	\$83 \$83	\$83 \$83	\$79 \$80	\$79 \$80	\$72 \$72	\$72 \$72	\$67 \$67	\$67 \$67	\$58 \$58	\$58 \$58
34	\$93 \$97	\$95 \$97	\$89	\$89	\$85	\$85	\$82	\$82	\$74	\$74	\$67 \$69	\$69	\$60	
35	\$98	\$98	\$90	\$90	\$86	\$86	\$82	\$82	\$74 \$75	\$74 \$75	\$69	\$69	\$60	\$60 \$60
36	\$98	\$98	\$90 \$91	\$90 \$91	\$87	\$87	\$83	\$83	\$75 \$75	\$75 \$75	\$70	\$70	\$60 \$60	\$60
37	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$73 \$77	\$73 \$77	\$70 \$72	\$70 \$72	\$62	\$62
38	\$105	\$105	\$93 \$97	\$97	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$7 <b>5</b>	\$64	\$64
39	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$83	\$83	\$78	\$78	\$67	\$67
40	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
41	\$121	\$121	\$111	\$111	\$106	\$106	\$102	\$102	\$92	\$92	\$86	\$86	\$74	\$74
42	\$126	\$126	\$116	\$116	\$111	\$111	\$106	\$106	\$96	\$96	\$90	\$90	\$77	\$77
43	\$131	\$131	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
44	\$134	\$134	\$124	\$124	\$118	\$118	\$113	\$113	\$103	\$103	\$96	\$96	\$83	\$83
45	\$136	\$136	\$126	\$126	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
46	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$106	\$106	\$98	\$98	\$85	\$85
47	\$144	\$144	\$132	\$132	\$127	\$127	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
48	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
49	\$164	\$164	\$151	\$151	\$145	\$145	\$138	\$138	\$125	\$125	\$117	\$117	\$101	\$101
50	\$175	\$175	\$161	\$161	\$154	\$154	\$147	\$147	\$134	\$134	\$125	\$125	\$108	\$108
51	\$185	\$185	\$171	\$171	\$164	\$164	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
52	\$193	\$193	\$178	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
53	\$199	\$199	\$184	\$184	\$176	\$176	\$168	\$168	\$152	\$152	\$142	\$142	\$123	\$123
54	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$145	\$145	\$125	\$125
55	\$208	\$208	\$192	\$192	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
56	\$217	\$217	\$200	\$200	\$192	\$192	\$183	\$183	\$166	\$166	\$155	\$155	\$134	\$134
57 50	\$232	\$232	\$214	\$214	\$205	\$205	\$196	\$196	\$178	\$178	\$166	\$166	\$143	\$143
58	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
59	\$291	\$291	\$268	\$268	\$257	\$257	\$245	\$245	\$223	\$223	\$207	\$207	\$179	\$179
60	\$330	\$330	\$304	\$304	\$291	\$291	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
61	\$364	\$364	\$336	\$336	\$321	\$321	\$307	\$307	\$279	\$279	\$260	\$260	\$225	\$225
62	\$384	\$384	\$354	\$354	\$339	\$339	\$324	\$324	\$294	\$294	\$274	\$274	\$237	\$237
63	\$389	\$389	\$358	\$358	\$343	\$343	\$328	\$328	\$298	\$298	\$277	\$277	\$240	\$240
	фооо	Φ000	Φ000										ΦΩ 4Ω	
64 65+	\$393 \$393	\$393 \$393	\$362 \$362	\$362 \$362	\$347 \$347	\$347 \$347	\$332 \$332	\$332 \$332	\$301 \$301	\$301 \$301	\$280 \$280	\$280 \$280	\$242 \$242	\$242 \$242

Monthly Rates Effective 01/01/11

CoreGuard 7500 (2+ members)

0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	_	### ### ##############################		Female \$62 \$55 \$53 \$51 \$50 \$49 \$47		\$59 \$53 \$50 \$49	### Are ### ### ### ### ### ### ### ### ### #	<b>Female</b> \$57 \$51	Male \$51	Female \$51	Male \$48	Female \$48	Male \$41	Female \$41
1 2 3 4 5 6 7 8 9 10 11 12 13 14	\$67 \$60 \$57 \$56 \$54 \$53 \$51 \$50 \$50 \$50 \$50	\$67 \$60 \$57 \$56 \$54 \$53 \$51 \$50 \$50	\$62 \$55 \$53 \$51 \$50 \$49 \$47 \$46	\$62 \$55 \$53 \$51 \$50 \$49 \$47	\$59 \$53 \$50 \$49 \$48	\$59 \$53 \$50	\$57 \$51	\$57	\$51	\$51	\$48	\$48	\$41	
1 2 3 4 5 6 7 8 9 10 11 12 13 14	\$60 \$57 \$56 \$54 \$53 \$51 \$50 \$50 \$50 \$50 \$50	\$60 \$57 \$56 \$54 \$53 \$51 \$50 \$50	\$55 \$53 \$51 \$50 \$49 \$47 \$46	\$55 \$53 \$51 \$50 \$49 \$47	\$53 \$50 \$49 \$48	\$53 \$50	\$51							\$41
2 3 4 5 6 7 8 9 10 11 12 13 14 15	\$57 \$56 \$54 \$53 \$51 \$50 \$50 \$50 \$50 \$50	\$57 \$56 \$54 \$53 \$51 \$50 \$50 \$50	\$53 \$51 \$50 \$49 \$47 \$46	\$53 \$51 \$50 \$49 \$47	\$50 \$49 \$48	\$50		\$51						
3 4 5 6 7 8 9 10 11 12 13 14 15	\$56 \$54 \$53 \$51 \$50 \$50 \$50 \$50 \$50	\$56 \$54 \$53 \$51 \$50 \$50 \$50	\$51 \$50 \$49 \$47 \$46	\$51 \$50 \$49 \$47	\$49 \$48				\$46	\$46	\$43	\$43	\$37	\$37
4 5 6 7 8 9 10 11 12 13 14 15	\$54 \$53 \$51 \$50 \$50 \$50 \$50 \$50	\$54 \$53 \$51 \$50 \$50 \$50	\$50 \$49 \$47 \$46	\$50 \$49 \$47	\$48	D49	\$48	\$48	\$44	\$44	\$41 \$40	\$41 \$40	\$35	\$35
5 6 7 8 9 10 11 12 13 14 15	\$53 \$51 \$50 \$50 \$50 \$50 \$50	\$53 \$51 \$50 \$50 \$50	\$49 \$47 \$46	\$49 \$47		\$48	\$47 \$46	\$47 \$46	\$43 \$41	\$43 \$41	\$40 \$39	\$40 \$39	\$34 \$33	\$34 \$33
6 7 8 9 10 11 12 13 14 15	\$51 \$50 \$50 \$50 \$50 \$50	\$51 \$50 \$50 \$50	\$47 \$46	\$47		\$47	\$45	\$45	\$40	\$40	\$38	\$38	\$32	\$32
7 8 9 10 11 12 13 14 15	\$50 \$50 \$50 \$50 \$50	\$50 \$50 \$50	\$46		\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
9 10 11 12 13 14 15	\$50 \$50 \$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
10 11 12 13 14 15	\$50 \$50		Ψ.σ	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
11 12 13 14 15	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
12 13 14 15			\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
13 14 15	\$53	\$50 \$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36 ************************************	\$36	\$31	\$31
14 15	\$57	\$53 \$57	\$49 \$53	\$49 \$53	\$47 \$50	\$47 \$50	\$45 \$48	\$45 \$48	\$40 \$44	\$40 \$44	\$38 \$41	\$38 \$41	\$32 \$35	\$32 \$35
15	\$61	\$61	\$53 \$57	\$55 \$57	\$50 \$54	\$50 \$54	\$52	\$52	\$44 \$47	\$47	\$44	\$44	\$38	\$38
	\$69	\$69	\$63	\$63	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$42	\$42
16	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$47	\$47
17	\$80	\$80	\$74	\$74	\$71	\$71	\$68	\$68	\$61	\$61	\$57	\$57	\$49	\$49
18	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
19	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
20	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58 \$58	\$58 \$50	\$50	\$50 \$50
21	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58 \$50	\$58 \$50	\$50	\$50
22 23	\$83 \$84	\$83 \$84	\$77 \$77	\$77 \$77	\$73 \$74	\$73 \$74	\$70 \$71	\$70 \$71	\$64 \$64	\$64 \$64	\$59 \$60	\$59 \$60	\$51 \$52	\$51 \$52
24	\$84	\$84	\$77 \$77	\$77 \$77	\$74 \$74	\$74 \$74	\$71 \$71	\$71	\$64	\$64	\$60 \$60	\$60 \$60	\$52 \$52	\$52 \$52
25	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
26	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
27	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
28	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
29	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$55	\$55
30	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
31	\$92	\$92	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
32 33	\$94 \$95	\$94 \$95	\$87 \$87	\$87 \$87	\$83 \$83	\$83 \$83	\$79 \$80	\$79 \$80	\$72 \$72	\$72 \$72	\$67 \$67	\$67 \$67	\$58 \$58	\$58 \$58
34	\$97	\$97	\$89	\$89	\$85	\$85	\$82	\$82	\$74	\$72 \$74	\$69	\$69	\$60	\$60
35	\$97	\$97	\$89	\$89	\$85	\$85	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
36	\$98	\$98	\$90	\$90	\$86	\$86	\$82	\$82	\$75	\$75	\$69	\$69	\$60	\$60
37	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
38	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
39	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
40	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
41 42	\$108 \$111	\$108 \$111	\$100 \$103	\$100 \$103	\$96 \$98	\$96 \$98	\$91 \$94	\$91 \$94	\$83 \$85	\$83 \$85	\$77 \$79	\$77 \$79	\$67 \$68	\$67 \$68
43	\$116	\$116	\$103 \$106	\$103	\$90 \$102	\$102	\$97	\$94 \$97	\$88	\$88	\$79 \$82	\$79 \$82	\$71	\$71
44	\$119	\$119	\$110	\$110	\$102	\$102	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
45	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
46	\$122	\$122	\$112	\$112	\$108	\$108	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
47	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$91	\$91	\$78	\$78
48	\$136	\$136	\$125	\$125	\$120	\$120	\$114	\$114	\$104	\$104	\$97	\$97	\$84	\$84
49	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
50 51	\$164 \$173	\$164 \$173	\$151 \$160	\$151 \$160	\$145 \$153	\$145 \$153	\$138 \$146	\$138 \$146	\$125 \$133	\$125 \$133	\$117 \$124	\$117 \$124	\$101 \$107	\$101 \$107
51 52	\$173 \$181	\$173 \$181	\$160 \$167	\$160 \$167	\$153 \$160	\$153 \$160	\$146 \$153	\$146 \$153	\$133 \$139	\$133 \$139	\$124 \$129	\$124 \$129	\$107 \$112	\$107 \$112
53	\$185	\$185	\$171	\$171	\$164	\$164	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
54	\$190	\$190	\$175	\$175	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
55	\$208	\$208	\$192	\$192	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
56	\$217	\$217	\$200	\$200	\$192	\$192	\$183	\$183	\$166	\$166	\$155	\$155	\$134	\$134
57	\$232	\$232	\$214	\$214	\$205	\$205	\$196	\$196	\$178	\$178	\$166	\$166	\$143	\$143
58	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
59	\$291	\$291	\$268	\$268	\$257	\$257	\$245	\$245	\$223	\$223	\$207	\$207	\$179	\$179
60	\$330 \$364	\$330	\$304	\$304	\$291	\$291	\$278 \$207	\$278	\$252	\$252 \$270	\$235	\$235	\$203	\$203
61 62	\$364 \$384	\$364 \$384	\$336 \$354	\$336 \$354	\$321 \$339	\$321 \$339	\$307 \$324	\$307 \$324	\$279 \$294	\$279 \$294	\$260 \$274	\$260 \$274	\$225 \$237	\$225 \$237
63	\$389	\$389	\$354 \$358	\$354 \$358	\$343	\$343	\$324 \$328	\$324 \$328	\$294 \$298	\$294 \$298	\$274 \$277	\$274 \$277	\$237 \$240	\$237 \$240
64	\$393	\$393	\$362	\$362	\$347	\$347	\$332	\$332	\$301	\$301	\$280	\$280	\$242	\$242
65+	\$393	\$393	\$362	\$362	\$347	\$347	\$332	\$332	\$301	\$301	\$280	\$280	\$242	\$242

Monthly Rates Effective 01/01/11 CoreGuard 10000 (1 member)

Rat	e Calcu	lation:	Find the	appror	riate ba	se rate	listed be	elow.							
			ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
		Male	Female												
	0	\$64	\$64	\$59	\$59	\$57	\$57	\$54	\$54	\$49	\$49	\$46	\$46	\$40	\$40
	1	\$59	\$59	\$54	\$54	\$52	\$52	\$49	\$49	\$45	\$45	\$42	\$42	\$36	\$36
	2	\$56	\$56	\$51	\$51	\$49	\$49 ¢40	\$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
	3 4	\$54 \$53	\$54 \$53	\$50 \$49	\$50 \$49	\$48 \$47	\$48 \$47	\$46 \$45	\$46 \$45	\$41 \$40	\$41 \$40	\$39 \$38	\$39 \$38	\$33 \$32	\$33 \$32
	5	\$51	\$53 \$51	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
	6	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
	7	\$49	\$49	\$45	\$45	\$43	\$43	\$41	\$41	\$37	\$37	\$34	\$34	\$30	\$30
	8	\$49	\$49	\$45	\$45	\$43	\$43	\$41	\$41	\$37	\$37	\$34	\$34	\$30	\$30
	9	\$49	\$49	\$45	\$45	\$43	\$43	\$41	\$41	\$37	\$37	\$34	\$34	\$30	\$30
	10	\$49	\$49	\$45	\$45	\$43	\$43	\$41	\$41	\$37	\$37	\$34	\$34	\$30	\$30
	11 12	\$49 \$51	\$49 \$51	\$45 \$47	\$45 \$47	\$43 \$45	\$43 \$45	\$41 \$43	\$41 \$43	\$37 \$39	\$37 \$39	\$34 \$37	\$34 \$37	\$30 \$32	\$30 \$32
	13	\$56	\$56	\$51	\$51	\$49	\$49	\$43 \$47	\$43 \$47	\$43	\$43	\$40	\$40	\$34	\$34
	14	\$59	\$59	\$55	\$55	\$52	\$52	\$50	\$50	\$45	\$45	\$42	\$42	\$36	\$36
	15	\$67	\$67	\$61	\$61	\$59	\$59	\$56	\$56	\$51	\$51	\$47	\$47	\$41	\$41
	16	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
	17	\$78	\$78	\$72	\$72	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
	18	\$79	\$79	\$73	\$73	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
	19	\$79	\$79	\$73	\$73	\$69	\$69 \$60	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
	20 21	\$79 \$79	\$79 \$79	\$73 \$73	\$73 \$73	\$69 \$69	\$69 \$69	\$66 \$66	\$66 \$66	\$60 \$60	\$60 \$60	\$56 \$56	\$56 \$56	\$48 \$48	\$48 \$48
	22	\$80	\$80	\$73 \$74	\$73 \$74	\$71	\$71	\$68	\$68	\$61	\$61	\$50 \$57	\$50 \$57	\$49	\$49
	23	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
	24	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
	25	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
	26	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
	27	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
	28	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60 \$60	\$60	\$52	\$52
	29 30	\$87 \$88	\$87 \$88	\$80 \$81	\$80 \$81	\$76 \$78	\$76 \$78	\$73 \$74	\$73 \$74	\$66 \$67	\$66 \$67	\$62 \$63	\$62 \$63	\$53 \$54	\$53 \$54
	31	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
	32	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
	33	\$92	\$92	\$85	\$85	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
	34	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
	35	\$95	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
	36 37	\$95 \$98	\$95 \$98	\$88 \$91	\$88 \$91	\$84 \$87	\$84 \$87	\$80 \$83	\$80 \$83	\$73 \$75	\$73 \$75	\$68 \$70	\$68 \$70	\$59 \$60	\$59 \$60
	37 38	\$90 \$102	\$102	\$91 \$94	\$91 \$94	\$90	\$90	ъоз \$86	ъоз \$86	\$75 \$78	\$75 \$78	\$70 \$73	\$70 \$73	\$63	\$60 \$63
	39	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
	40	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
	41	\$117	\$117	\$108	\$108	\$103	\$103	\$99	\$99	\$89	\$89	\$83	\$83	\$72	\$72
	42	\$123	\$123	\$113	\$113	\$108	\$108	\$104	\$104	\$94	\$94	\$87	\$87	\$76	\$76
	43	\$128	\$128	\$118	\$118	\$113	\$113 \$116	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
	44 45	\$131 \$133	\$131 \$133	\$121 \$122	\$121 \$122	\$116 \$117	\$116 \$117	\$111 \$112	\$111 \$112	\$101 \$102	\$101 \$102	\$94 \$95	\$94 \$95	\$81 \$82	\$81 \$82
	45 46	\$134	\$134	\$124	\$122 \$124	\$117 \$118	\$117 \$118	\$113	\$113	\$102	\$102	ъ95 \$96	\$95 \$96	\$83	\$83
	47	\$139	\$139	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
	48	\$148	\$148	\$136	\$136	\$131	\$131	\$125	\$125	\$113	\$113	\$106	\$106	\$91	\$91
	49	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$122	\$122	\$113	\$113	\$98	\$98
	50	\$170	\$170	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
	51 50	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
	52 53	\$188 \$193	\$188 \$193	\$173 \$178	\$173 \$178	\$166 \$171	\$166 \$171	\$158 \$163	\$158 \$163	\$144 \$148	\$144 \$148	\$134 \$138	\$134 \$138	\$116 \$119	\$116 \$119
	53 54	\$193 \$197	\$193 \$197	\$178 \$182	\$178 \$182	\$171 \$174	\$171 \$174	\$163 \$166	\$163 \$166	\$148 \$151	\$148 \$151	\$138 \$141	\$138 \$141	\$119 \$121	\$119
	55	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$155	\$155	\$144	\$144	\$124	\$124
	56	\$211	\$211	\$195	\$195	\$187	\$187	\$178	\$178	\$162	\$162	\$151	\$151	\$130	\$130
	57	\$226	\$226	\$208	\$208	\$199	\$199	\$191	\$191	\$173	\$173	\$161	\$161	\$139	\$139
	58	\$249	\$249	\$229	\$229	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$153	\$153
	59	\$282	\$282	\$260	\$260	\$249	\$249	\$238	\$238	\$216	\$216	\$201	\$201	\$174	\$174
	60 61	\$320 \$353	\$320 \$353	\$295	\$295 \$226	\$282	\$282	\$270	\$270	\$245 \$271	\$245 \$271	\$228	\$228	\$197	\$197
	61 62	\$353 \$373	\$353 \$373	\$326 \$344	\$326 \$344	\$312 \$329	\$312 \$329	\$298 \$315	\$298 \$315	\$271 \$285	\$271 \$285	\$252 \$266	\$252 \$266	\$218 \$230	\$218 \$230
	63	\$373 \$377	\$373 \$377	\$344 \$348	\$344 \$348	\$333	\$333	\$318	\$318	\$289	\$289	\$269	\$266 \$269	\$233	\$233
l	64	\$382	\$382	\$352	\$352	\$337	\$337	\$322	\$322	\$292	\$292	\$272	\$272	\$235	\$235
	0-														

Monthly Rates Effective 01/01/11 CoreGuard 10000 (2+ members)

Rate Calcu		,		,	ates for	r each m	ember.							
	r	ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female	Male	Female	Male	Female								
0	\$64	\$64	\$59	\$59	\$57	\$57	\$54	\$54	\$49	\$49	\$46	\$46	\$40	\$40
1	\$59	\$59	\$54	\$54	\$52 \$40	\$52 040	\$49	\$49	\$45	\$45 0.40	\$42	\$42	\$36	\$36
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Monthly Rates Effective 01/01/11 Premier 1000 (1 member)

Rate Calcu	ılation:	Find the			se rate	listed be								
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Monthly Rates Effective 01/01/11 Premier 1000 (2+ members)

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		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
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	43 44	\$341 \$355	\$341 \$355	\$315 \$328	\$315 \$328	\$301 \$314	\$301 \$314	\$288	\$288 \$300	\$261 \$272	\$261 \$272	\$244 \$254	\$244 \$254	\$211 \$219	\$211 \$219
	45	\$359	\$355	\$328	\$328	\$314	\$314	\$300 \$303	\$300	\$275	\$272 \$275	\$256	\$254	\$219	\$219
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	47	\$378	\$378	\$348	\$348	\$333	\$333	\$319	\$319	\$289	\$289	\$269	\$269	\$233	\$233
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	49	\$413	\$413	\$381	\$381	\$365	\$365	\$349	\$349	\$316	\$316	\$295	\$295	\$255	\$255
	50	\$459	\$459	\$423	\$423	\$405	\$405	\$387	\$387	\$351	\$351	\$327	\$327	\$283	\$283
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	52 53	\$496 \$507	\$496 \$507	\$457 \$468	\$457 \$468	\$437 \$448	\$437 \$448	\$418 \$428	\$418 \$428	\$380 \$388	\$380 \$388	\$354 \$362	\$354 \$362	\$306 \$313	\$306
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	59	\$734	\$734	\$676	\$676	\$647	\$647	\$619	\$619	\$562	\$562	\$524	\$524	\$452	\$452
	60 61	\$806 \$868	\$806 \$868	\$743 \$800	\$743 \$800	\$711 \$766	\$711 \$766	\$680 \$733	\$680 \$733	\$617 \$665	\$617 \$665	\$575 \$620	\$575 \$620	\$497 \$535	\$497 \$535
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	63	\$911	\$911	\$840	\$840	\$804	\$804	\$768	\$768	\$697	\$697	\$650	\$650	\$562	\$562
	64	\$918	\$918	\$847	\$847	\$810	\$810	\$775	\$775	\$703	\$703	\$655	\$655	\$566	\$566
	65+	\$918	\$918	\$847	\$847	\$810	\$810	\$775	\$775	\$703	\$703	\$655	\$655	\$566	\$566

Monthly Rates Effective 01/01/11 Premier 1500 (1 member)

Rate Calcu				riate ba	se rate	listed be	elow.							
	Are	ea 1	Are	ea 2	Are	ea 3	Are	ea 4		ea 5		ea 6		ea 7
	Male	Female												
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2 3	\$162 \$153	\$162 \$153	\$149 \$141	\$149 \$141	\$143 \$135	\$143 \$135	\$137 \$129	\$137 \$129	\$124 \$117	\$124 \$117	\$115 \$109	\$115 \$109	\$100 \$94	\$100 \$94
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10	\$111	\$111 ©110	\$102	\$102	\$98	\$98	\$94	\$94 \$99	\$85	\$85 \$00	\$79	\$79	\$68	\$68 ¢70
11 12	\$118 \$126	\$118 \$126	\$108 \$117	\$108 \$117	\$104 \$112	\$104 \$112	\$99 \$107	\$107	\$90 \$97	\$90 \$97	\$84 \$90	\$84 \$90	\$72 \$78	\$72 \$78
13	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
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16	\$171	\$171	\$158	\$158	\$151	\$151	\$145	\$145	\$131	\$131	\$122	\$122	\$106	\$106
17	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
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20 21	\$186 \$188	\$186 \$188	\$171 \$173	\$171 \$173	\$164 \$166	\$164 \$166	\$157 \$159	\$157 \$159	\$142 \$144	\$142 \$144	\$133 \$134	\$133 \$134	\$115 \$116	\$115 \$116
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45 46	\$330 \$338	\$330 \$338	\$304 \$311	\$304 \$311	\$291 \$298	\$291 \$298	\$278 \$285	\$278 \$285	\$253 \$259	\$253 \$259	\$236 \$241	\$236 \$241	\$203 \$208	\$203 \$208
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49	\$395	\$395	\$364	\$364	\$348	\$348	\$333	\$333	\$302	\$302	\$282	\$282	\$243	\$243
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51	\$442	\$442	\$407	\$407	\$390	\$390	\$373	\$373	\$338	\$338	\$315	\$315	\$272	\$272
52	\$461	\$461	\$425	\$425	\$407	\$407	\$389	\$389	\$353	\$353	\$329	\$329	\$285	\$285
53 54	\$474 \$484	\$474 \$484	\$437 \$446	\$437 \$446	\$418 \$427	\$418 \$427	\$400 \$408	\$400 \$408	\$363 \$370	\$363 \$370	\$338 \$345	\$338 \$345	\$292	\$292 \$298
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57	\$552	\$552	\$508	\$508	\$487	\$487	\$465	\$465	\$422	\$422	\$394	\$394	\$340	\$340
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59	\$667	\$667	\$615	\$615	\$589	\$589	\$563	\$563	\$511	\$511	\$476	\$476	\$411	\$411
60	\$742	\$742	\$684	\$684	\$655	\$655	\$626	\$626	\$568	\$568	\$530	\$530	\$458	\$458
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62 63	\$843 \$851	\$843 \$851	\$778 \$785	\$778 \$785	\$744 \$751	\$744 \$751	\$712 \$718	\$712 \$718	\$646 \$652	\$646 \$652	\$602 \$607	\$602 \$607	\$520 \$525	\$520 \$525
63 64	\$851 \$859	\$851 \$859	\$785 \$792	\$785 \$792	\$751 \$758	\$751 \$758	\$718 \$725	\$718 \$725	\$652 \$658	\$652 \$658	\$607 \$613	\$607 \$613	\$525 \$530	\$525 \$530
65+	\$859	\$859	\$792	\$792	\$758	\$758	\$725	\$725 \$725	\$658	\$658	\$613	\$613	\$530	\$530
JUT	ΨΟΟΟ	ΨΟΟΟ	Ψ1 UL	Ψ1 UL	ψ, σο	Ψ, σσ	Ψ1 <u>L</u> U	Ψ1 <u>L</u> U	Ψυυυ	Ψ000	ΨΟΙΟ	ΨΟ.Ο	ΨΟΟΟ	ΨΟΟΟ

Monthly Rates Effective 01/01/11 Premier 1500 (2+ members)

Rate Calcu		+ memb		e base r	ates for	r each m	ember.							
		ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female												
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1	\$236	\$236	\$217	\$217	\$208	\$208	\$199	\$199	\$180	\$180	\$168	\$168	\$145	\$145
2	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$115	\$115	\$100	\$100
3 4	\$153 \$145	\$153 \$145	\$141 \$134	\$141	\$135	\$135 \$128	\$129	\$129	\$117 \$111	\$117 \$111	\$109 \$104	\$109 \$104	\$94 \$90	\$94 \$90
5	\$145 \$138	\$143 \$138	\$134 \$127	\$134 \$127	\$128 \$122	\$120 \$122	\$123 \$116	\$123 \$116	\$105	\$111 \$105	\$104 \$98	\$98	\$85	\$85
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12 13	\$126 \$138	\$126 \$138	\$117 \$127	\$117 \$127	\$112 \$122	\$112 \$122	\$107 \$116	\$107 \$116	\$97 \$105	\$97 \$105	\$90 \$98	\$90 \$98	\$78 \$85	\$78 \$85
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23 24	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147 \$147	\$147 \$147	\$137 \$137	\$137	\$118	\$118
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31 32	\$202 \$204	\$202 \$204	\$186 \$188	\$186 \$188	\$178 \$180	\$178 \$180	\$170 \$172	\$170 \$172	\$155 \$156	\$155 \$156	\$144 \$146	\$144 \$146	\$124 \$126	\$124 \$126
33	\$204 \$204	\$204 \$204	\$188	\$188	\$180	\$180	\$172 \$172	\$172 \$172	\$156 \$156	\$156 \$156	\$146 \$146	\$146 \$146	\$126 \$126	\$126
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37	\$222	\$222	\$205	\$205	\$196	\$196	\$187	\$187	\$170	\$170	\$159	\$159	\$137	\$137
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39	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
40 41	\$236 \$237	\$236 \$237	\$218 \$219	\$218 \$219	\$208 \$210	\$208 \$210	\$199 \$200	\$199 \$200	\$181 \$182	\$181 \$182	\$168 \$169	\$168 \$169	\$146 \$146	\$146 \$146
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47	\$300	\$300	\$276	\$276	\$264	\$264	\$253	\$253	\$229	\$229	\$214	\$214	\$185	\$185
48 49	\$317 \$336	\$317 \$336	\$293 \$310	\$293 \$310	\$280 \$296	\$280 \$296	\$268 \$283	\$268 \$283	\$243 \$257	\$243 \$257	\$226 \$240	\$226 \$240	\$196 \$207	\$196 \$207
50	\$376	\$336	\$310	\$310	\$332	\$332	\$318	\$283	\$288	\$288	\$269	\$269	\$207	\$207
50 51	\$397	\$397	\$366	\$366	\$351	\$351	\$335	\$335	\$304	\$304	\$284	\$284	\$245	\$245
52	\$414	\$414	\$382	\$382	\$365	\$365	\$349	\$349	\$317	\$317	\$295	\$295	\$255	\$255
53	\$427	\$427	\$394	\$394	\$377	\$377	\$360	\$360	\$327	\$327	\$305	\$305	\$263	\$263
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56 57	\$503	\$503	\$463	\$463	\$444	\$444	\$424	\$424	\$385	\$385	\$359	\$359	\$310	\$310
57 58	\$536 \$584	\$536 \$584	\$494 \$538	\$494 \$538	\$473 \$515	\$473 \$515	\$452 \$493	\$452 \$493	\$410 \$447	\$410 \$447	\$382 \$417	\$382 \$417	\$330 \$360	\$330 \$360
58 59	\$584 \$648	\$584 \$648	\$538 \$597	\$538 \$597	\$515 \$572	\$515 \$572	\$493 \$547	\$493 \$547	\$447 \$496	\$447 \$496	\$417 \$462	\$417 \$462	\$360 \$400	\$400
60	\$722	\$722	\$665	\$665	\$637	\$637	\$609	\$609	\$553	\$553	\$515	\$515	\$445	\$445
61	\$784	\$784	\$723	\$723	\$692	\$692	\$662	\$662	\$601	\$601	\$560	\$560	\$484	\$484
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63	\$827	\$827	\$762	\$762	\$730	\$730	\$698	\$698	\$633	\$633	\$590	\$590	\$510	\$510
64	\$835	\$835	\$769	\$769	\$736	\$736	\$704	\$704	\$639	\$639	\$596	\$596	\$515	\$515
65+	\$835	\$835	\$769	\$769	\$736	\$736	\$704	\$704	\$639	\$639	\$596	\$596	\$515	\$515

Monthly Rates Effective 01/01/11 Premier 2500 (1 member)

Rate Ca	alcu	lation:	Find the	approp	riate ba	se rate	listed be	elow.							
		Are	ea 1	Are	ea 2	Are	ea 3	Are	ea 4		ea 5		ea 6		ea 7
		Male	Female												
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	1	\$206 \$138	\$206 \$138	\$190 \$127	\$190 \$127	\$182 \$122	\$182 \$122	\$174 \$116	\$174 \$116	\$158 \$105	\$158 \$105	\$147 \$98	\$147 \$98	\$127 \$85	\$127 \$85
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	11 12	\$102 \$110	\$102 \$110	\$94 \$101	\$94 \$101	\$90 \$97	\$90 \$97	\$86 \$93	\$86 \$93	\$78 \$84	\$78 \$84	\$73 \$78	\$73 \$78	\$63 \$68	\$63 \$68
	13	\$120	\$110	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
	14	\$126	\$126	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
	15	\$135	\$135	\$125	\$125	\$119	\$119	\$114	\$114	\$104	\$104	\$96	\$96	\$83	\$83
	16	\$147	\$147	\$136	\$136	\$130	\$130	\$124	\$124	\$113	\$113	\$105	\$105	\$91	\$91
	17	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$110	\$110	\$95	\$95
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	20 21	\$159 \$161	\$159 \$161	\$147 \$140	\$147 \$140	\$141 \$142	\$141 \$142	\$134 \$136	\$134 \$136	\$122 \$122	\$122 \$122	\$114 \$115	\$114 \$115	\$98 \$00	\$98
	21 22	\$161 \$164	\$161 \$164	\$149 \$151	\$149 \$151	\$142 \$145	\$142 \$145	\$136 \$138	\$136 \$138	\$123 \$125	\$123 \$125	\$115 \$117	\$115 \$117	\$99 \$101	\$99 \$101
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	31 32	\$176 \$178	\$176 \$178	\$162 \$164	\$162 \$164	\$155 \$157	\$155 \$157	\$148 \$150	\$148 \$150	\$135 \$136	\$135 \$136	\$125 \$127	\$125 \$127	\$108 \$110	\$108 \$110
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	39 40	\$208 \$220	\$208 \$220	\$192 \$203	\$192 \$203	\$184 \$194	\$184 \$194	\$176 \$186	\$176 \$186	\$159 \$169	\$159 \$169	\$149 \$157	\$149 \$157	\$128 \$136	\$128 \$136
	40 41	\$232	\$220 \$232	\$203 \$214	\$203 \$214	\$194 \$205	\$194 \$205	\$186 \$196	\$186	\$169 \$178	\$169 \$178	\$157 \$166	\$157 \$166	\$136 \$143	\$136
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	46	\$293	\$293	\$270	\$270	\$259	\$259	\$247	\$247	\$225	\$225	\$209	\$209	\$181	\$181
	47	\$305	\$305	\$281	\$281	\$269	\$269	\$258	\$258	\$234	\$234	\$218	\$218	\$188	\$188
	48 49	\$324 \$347	\$324 \$347	\$299 \$319	\$299 \$310	\$286 \$306	\$286 \$306	\$274	\$274 \$292	\$248 \$265	\$248 \$265	\$231 \$247	\$231 \$247	\$200 \$214	\$200 \$214
	49 50	\$347 \$369	\$347 \$369	\$319	\$319 \$341	\$306	\$306 \$326	\$292 \$312	\$292	\$265 \$283	\$265 \$283	\$247 \$264	\$247 \$264	\$214 \$228	\$214 \$228
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	54	\$430	\$430	\$397	\$397	\$380	\$380	\$363	\$363	\$329	\$329	\$307	\$307	\$265	\$265
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	57 50	\$494 \$541	\$494 \$541	\$456	\$456 \$400	\$436	\$436	\$417	\$417	\$379	\$379	\$353	\$353	\$305	\$305
	58 59	\$541 \$604	\$541 \$604	\$499 \$556	\$499 \$556	\$478 \$533	\$478 \$533	\$457 \$509	\$457 \$509	\$415 \$462	\$415 \$462	\$386 \$431	\$386 \$431	\$334 \$372	\$334 \$372
	60	\$674	\$674	\$556 \$621	\$556 \$621	\$533 \$595	\$533 \$595	\$569	\$509 \$569	\$462 \$516	\$516	\$481	\$481	\$372 \$416	\$372 \$416
	61	\$734	\$734	\$677	\$677	\$648	\$648	\$620	\$620	\$562	\$562	\$524	\$524	\$453	\$453
	62	\$769	\$769	\$709	\$709	\$679	\$679	\$649	\$649	\$589	\$589	\$549	\$549	\$474	\$474
	63	\$776	\$776	\$716	\$716	\$685	\$685	\$655	\$655	\$594	\$594	\$554	\$554	\$479	\$479
	64	\$784	\$784	\$723	\$723	\$692	\$692	\$661	\$661	\$600	\$600	\$559	\$559	\$483	\$483
6	35+	\$784	\$784	\$723	\$723	\$692	\$692	\$661	\$661	\$600	\$600	\$559	\$559	\$483	\$483

Monthly Rates Effective 01/01/11 Premier 2500 (2+ members)

Rate Calculation: Add together the base rates for each member.  Area 1 Area 2 Area 3 Area 4 Area 5 Area 6 Area 7															
			ea 1						ea 4	Are		Are		Are	ea 7
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
	0	\$323	\$323	\$298	\$298	\$285	\$285	\$273	\$273	\$247	\$247	\$231	\$231	\$199	\$199
	1	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
	2 3	\$138 \$130	\$138 \$130	\$127 \$120	\$127 \$120	\$122 \$115	\$122 \$115	\$116 \$110	\$116 \$110	\$105 \$100	\$105 \$100	\$98 \$93	\$98 \$93	\$85 \$80	\$85 \$80
	4	\$124	\$130 \$124	\$114	\$114	\$109	\$109	\$110 \$104	\$104	\$95	\$95	\$88	\$88	\$76	\$76
	5	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$104	\$92	\$92	\$86	\$86	\$74	\$74
	6	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$61	\$61
	7	\$96	\$96	\$88	\$88	\$85	\$85	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
	8	\$95	\$95	\$87	\$87	\$84	\$84	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
	9	\$96	\$96	\$88	\$88	\$85	\$85	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
	10	\$97	\$97	\$90	\$90	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
	11 12	\$102 \$110	\$102 \$110	\$94 \$101	\$94 \$101	\$90 \$97	\$90 \$97	\$86 \$93	\$86 \$93	\$78 \$84	\$78 \$84	\$73 \$78	\$73 \$78	\$63 \$68	\$63 \$68
	13	\$110 \$120	\$110 \$120	\$111	\$111	\$106	\$106	\$93 \$101	\$93 \$101	\$92	\$92	\$76 \$86	\$76 \$86	\$74	\$74
	14	\$126	\$126	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$7 <b>8</b>
	15	\$135	\$135	\$125	\$125	\$119	\$119	\$114	\$114	\$104	\$104	\$96	\$96	\$83	\$83
	16	\$147	\$147	\$136	\$136	\$130	\$130	\$124	\$124	\$113	\$113	\$105	\$105	\$91	\$91
	17	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$110	\$110	\$95	\$95
	18	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$110	\$110	\$95	\$95
	19	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$98	\$98
	20	\$159	\$159	\$146	\$146	\$140	\$140 \$140	\$134	\$134	\$121	\$121	\$113	\$113	\$98	\$98 \$00
	21 22	\$161 \$163	\$161 \$163	\$148 \$150	\$148 \$150	\$142 \$144	\$142 \$144	\$136 \$138	\$136 \$138	\$123 \$125	\$123 \$125	\$115 \$116	\$115 \$116	\$99 \$101	\$99 \$101
	23	\$163 \$164	\$163 \$164	\$150 \$152	\$150 \$152	\$144 \$145	\$144 \$145	\$130 \$139	\$139	\$125 \$126	\$125 \$126	\$117	\$117	\$101 \$101	\$101
	24	\$164	\$164	\$152	\$152	\$145	\$145	\$139	\$139	\$126	\$126	\$117	\$117	\$101	\$101
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	28	\$167	\$167	\$154	\$154	\$147	\$147	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
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	31 32	\$173 \$175	\$173 \$175	\$159 \$162	\$159 \$162	\$152 \$155	\$152 \$155	\$146 \$148	\$146 \$148	\$132 \$134	\$132 \$134	\$123 \$125	\$123 \$125	\$106 \$108	\$106 \$108
	33	\$175 \$175	\$175 \$175	\$162	\$162	\$155	\$155 \$155	\$148	\$148	\$134	\$134	\$125	\$125 \$125	\$108	\$108
	34	\$176	\$176	\$162	\$162	\$155	\$155	\$148	\$148	\$135	\$135	\$125	\$125	\$108	\$108
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	36	\$183	\$183	\$169	\$169	\$161	\$161	\$154	\$154	\$140	\$140	\$130	\$130	\$113	\$113
	37	\$190	\$190	\$175	\$175	\$168	\$168	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
	38	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
	39	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
	40 41	\$202 \$204	\$202 \$204	\$186 \$188	\$186 \$188	\$178 \$180	\$178 \$180	\$170 \$172	\$170 \$172	\$155 \$156	\$155 \$156	\$144 \$146	\$144 \$146	\$124 \$126	\$124 \$126
	42	\$204 \$221	\$20 <del>4</del> \$221	\$204	\$204	\$195	\$100 \$195	\$172 \$186	\$172	\$169	\$169	\$146 \$158	\$146 \$158	\$136	\$126 \$136
	43	\$236	\$236	\$204	\$204	\$208	\$208	\$199	\$199	\$180	\$180	\$168	\$168	\$145	\$145
	44	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$149	\$149
	45	\$247	\$247	\$228	\$228	\$218	\$218	\$208	\$208	\$189	\$189	\$176	\$176	\$152	\$152
	46	\$252	\$252	\$232	\$232	\$222	\$222	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$155
	47	\$263	\$263	\$243	\$243	\$232	\$232	\$222	\$222	\$202	\$202	\$188	\$188	\$162	\$162
	48	\$280	\$280	\$258	\$258	\$247	\$247	\$236	\$236	\$214	\$214	\$200	\$200	\$173	\$173
	49 50	\$297 \$335	\$297 \$335	\$274 \$308	\$274	\$262 \$295	\$262 \$295	\$251 \$282	\$251 \$282	\$227 \$256	\$227 \$256	\$212 \$239	\$212 \$239	\$183 \$206	\$183 \$206
	50 51	\$335 \$355	\$335 \$355	\$308 \$327	\$308 \$327	\$295 \$313	\$295 \$313	\$282 \$299	\$282 \$299	\$256 \$272	\$256 \$272	\$239 \$253	\$239 \$253	\$206 \$219	\$206 \$219
	52	\$370	\$333 \$370	\$341	\$327 \$341	\$327	\$313	\$312	\$312	\$283	\$283	\$264	\$264	\$228	\$219
	53	\$382	\$382	\$352	\$352	\$337	\$337	\$322	\$322	\$293	\$293	\$273	\$273	\$236	\$236
	54	\$390	\$390	\$360	\$360	\$344	\$344	\$329	\$329	\$299	\$299	\$279	\$279	\$241	\$241
	55	\$433	\$433	\$399	\$399	\$382	\$382	\$365	\$365	\$331	\$331	\$309	\$309	\$267	\$267
	56	\$452	\$452	\$417	\$417	\$399	\$399	\$381	\$381	\$346	\$346	\$322	\$322	\$279	\$279
	57	\$484	\$484	\$446	\$446	\$427	\$427	\$409	\$409	\$371	\$371	\$346	\$346	\$299	\$299
	58 50	\$529 \$500	\$529 \$500	\$488	\$488	\$467	\$467	\$447	\$447	\$405	\$405	\$378	\$378	\$326	\$326
	59 60	\$590 \$660	\$590 \$660	\$544 \$608	\$544	\$521 \$582	\$521 \$582	\$498 \$557	\$498 \$557	\$452 \$505	\$452 \$505	\$421	\$421 \$471	\$364	\$364 \$407
	61	\$720	\$660 \$720	\$663	\$608 \$663	\$58∠ \$635	\$635	\$557 \$607	\$607	\$505 \$551	\$505 \$551	\$471 \$514	\$471 \$514	\$407 \$444	\$407 \$444
	62	\$753	\$753	\$694	\$694	\$664	\$664	\$635	\$635	\$576	\$576	\$537	\$537	\$464	\$464
	63	\$760	\$760	\$701	\$701	\$671	\$671	\$642	\$642	\$582	\$582	\$543	\$543	\$469	\$469
	64	\$767	\$767	\$707	\$707	\$677	\$677	\$647	\$647	\$588	\$588	\$548	\$548	\$473	\$473
	65+	\$767	\$767	\$707	\$707	\$677	\$677	\$647	\$647	\$588	\$588	\$548	\$548	\$473	\$473

Monthly Rates Effective 01/01/11 Premier 3500 (1 member)

Rate Calcu	lation:	Find the	approp	riate ba	se rate	listed be	elow.							
	Are	ea 1	Are	ea 2		ea 3	Are	ea 4	Are	ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$312	\$312	\$287	\$287	\$275	\$275	\$263	\$263	\$239	\$239	\$222	\$222	\$192	\$192
1	\$195	\$195	\$180	\$180	\$172	\$172	\$164	\$164	\$149	\$149	\$139	\$139	\$120	\$120
2	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
3	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
4 5	\$118 \$112	\$118	\$108 \$104	\$108 \$104	\$104 \$99	\$104 \$99	\$99	\$99 \$95	\$90 \$86	\$90	\$84 \$80	\$84 \$80	\$72 \$69	\$72 \$69
5 6	\$93	\$112 \$93	\$104 \$86	\$104 \$86	ъ99 \$82	\$99 \$82	\$95 \$79	\$95 \$79	\$86 \$71	\$86 \$71	\$67	\$67	\$57	\$57
7	\$93 \$90	\$93 \$90	\$83	\$83	\$79	\$79	\$79 \$76	\$79 \$76	\$69	\$69	\$67 \$64	\$67 \$64	\$57 \$55	\$55
8	\$88	\$88	\$81	\$81	\$79 \$78	\$79 \$78	\$76 \$74	\$76 \$74	\$68	\$68	\$63	\$63	\$55 \$54	\$53 \$54
9	\$90	\$90	\$83	\$83	\$79	\$79	\$7 <b>4</b> \$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
10	\$92	\$92	\$85	\$85	\$81	\$81	\$78	\$78	\$70	\$70	\$66	\$66	\$57	\$57
11	\$96	\$96	\$88	\$88	\$85	\$85	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
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15	\$126	\$126	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
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29 30	\$156 \$159	\$156 \$159	\$144 \$147	\$144 \$147	\$138 \$141	\$138 \$141	\$132 \$134	\$132 \$134	\$120 \$122	\$120 \$122	\$111 \$114	\$111 \$114	\$96 \$98	\$96 \$98
31	\$161	\$161	\$147 \$148	\$147 \$148	\$141 \$142	\$141	\$13 <del>4</del> \$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
32	\$163	\$163	\$150	\$150	\$144	\$144	\$138	\$138	\$125	\$125	\$116	\$116	\$101	\$101
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36	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
37	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
38	\$189	\$189	\$174	\$174	\$166	\$166	\$159	\$159	\$144	\$144	\$134	\$134	\$116	\$116
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41	\$216	\$216	\$200	\$200	\$191	\$191	\$183	\$183	\$166	\$166	\$154	\$154	\$133	\$133
42	\$235	\$235	\$217	\$217	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
43	\$253	\$253	\$234	\$234	\$224	\$224	\$214	\$214	\$194	\$194	\$181	\$181	\$156	\$156
44	\$263	\$263	\$242	\$242	\$232	\$232	\$222	\$222	\$201	\$201	\$187	\$187	\$162	\$162
45 46	\$268	\$268	\$247	\$247	\$236	\$236	\$226	\$226	\$205	\$205	\$191 \$105	\$191 \$105	\$165	\$165
46 47	\$274 \$284	\$274	\$252 \$262	\$252 \$262	\$241	\$241 \$251	\$231	\$231 \$240	\$209	\$209	\$195 \$203	\$195 \$202	\$169 \$175	\$169 \$175
47 48	\$284 \$302	\$284 \$302	\$262 \$279	\$262 \$279	\$251 \$267	\$251 \$267	\$240 \$255	\$240 \$255	\$218 \$231	\$218 \$231	\$203 \$216	\$203 \$216	\$175 \$186	\$175 \$186
48 49	\$302 \$323	\$302 \$323	\$279 \$298	\$279 \$298	\$285	\$285	\$255 \$273	\$255 \$273	\$231 \$247	\$231 \$247	\$216 \$231	\$231	\$186	\$186
50	\$345	\$345	\$318	\$318	\$304	\$304	\$291	\$291	\$264	\$264	\$246	\$246	\$212	\$212
51	\$365	\$365	\$336	\$336	\$322	\$322	\$308	\$308	\$279	\$279	\$260	\$260	\$225	\$225
52	\$381	\$381	\$352	\$352	\$337	\$337	\$322	\$322	\$292	\$292	\$272	\$272	\$235	\$235
53	\$393	\$393	\$362	\$362	\$347	\$347	\$332	\$332	\$301	\$301	\$280	\$280	\$242	\$242
54	\$402	\$402	\$371	\$371	\$355	\$355	\$340	\$340	\$308	\$308	\$287	\$287	\$248	\$248
55	\$413	\$413	\$380	\$380	\$364	\$364	\$348	\$348	\$316	\$316	\$294	\$294	\$254	\$254
56	\$432	\$432	\$398	\$398	\$381	\$381	\$365	\$365	\$331	\$331	\$308	\$308	\$267	\$267
57	\$463	\$463	\$427	\$427	\$409	\$409	\$391	\$391	\$355	\$355	\$331	\$331	\$286	\$286
58	\$507	\$507	\$468	\$468	\$448	\$448	\$428	\$428	\$388	\$388	\$362	\$362	\$313	\$313
59	\$566	\$566	\$522	\$522	\$500	\$500	\$478	\$478	\$433	\$433	\$404	\$404	\$349	\$349
60	\$631	\$631	\$582	\$582	\$557	\$557	\$532	\$532	\$483	\$483	\$450	\$450	\$389	\$389
61	\$689	\$689	\$635	\$635	\$608	\$608	\$581	\$581	\$527	\$527	\$491	\$491	\$425	\$425
62	\$722	\$722	\$665	\$665	\$637	\$637	\$609	\$609	\$553	\$553	\$515	\$515	\$445	\$445
63	\$728	\$728	\$671	\$671	\$642	\$642	\$614	\$614	\$557	\$557	\$520	\$520	\$449	\$449
64	\$735 \$735	\$735 \$735	\$678 \$678	\$678	\$649	\$649	\$620	\$620	\$563	\$563	\$525	\$525	\$453	\$453
65+				\$678	\$649	\$649	\$620	\$620	\$563	\$563	\$525	\$525	\$453	\$453

Monthly Rates Effective 01/01/11 Premier 3500 (2+ members)

Rate Calcu				e base r	ates for	r each m	ember.							
	Are	ea 1	Are	ea 2	Are	ea 3	Are	ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female												
0	\$312	\$312	\$287	\$287	\$275	\$275	\$263	\$263	\$239	\$239	\$222	\$222	\$192	\$192
1	\$195	\$195	\$180	\$180	\$172	\$172	\$164	\$164	\$149	\$149	\$139	\$139	\$120	\$120
2	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
3	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
4 5	\$118 \$112	\$118 \$112	\$108 \$104	\$108 \$104	\$104 \$99	\$104 \$99	\$99 \$95	\$99 \$95	\$90 \$86	\$90 \$86	\$84 \$80	\$84 \$80	\$72 \$69	\$72 \$69
6	\$93	\$93	\$104 \$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$67	\$67	\$57	\$57
7	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
8	\$88	\$88	\$81	\$81	\$78	\$78	\$74	\$74	\$68	\$68	\$63	\$63	\$54	\$54
9	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
10	\$92	\$92	\$85	\$85	\$81	\$81	\$78	\$78	\$70	\$70	\$66	\$66	\$57	\$57
11	\$96	\$96	\$88	\$88	\$85	\$85	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
12	\$104	\$104	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
13	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
14	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
15	\$126	\$126	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
16	\$136	\$136	\$125	\$125	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
17	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
18 19	\$144 \$148	\$144 \$148	\$132 \$136	\$132 \$136	\$127 \$131	\$127 \$131	\$121 \$125	\$121 \$125	\$110 \$113	\$110 \$113	\$102 \$106	\$102 \$106	\$88 \$91	\$88 \$91
20	\$148 \$148	\$148 \$148	\$136 \$136	\$136 \$136	\$131 \$131	\$131	\$125 \$125	\$125 \$125	\$113 \$113	\$113 \$113	\$106 \$106	\$106 \$106	\$91 \$91	\$91 \$91
21	\$146 \$149	\$146 \$149	\$138	\$138	\$131 \$132	\$132	\$125 \$126	\$125	\$114	\$113 \$114	\$106	\$106	\$92	\$92
22	\$151	\$151	\$139	\$139	\$133	\$133	\$127	\$127	\$116	\$116	\$108	\$108	\$93	\$93
23	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
24	\$152	\$152	\$140	\$140	\$134	\$134	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
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27	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
28	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
29	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$111	\$111	\$96	\$96
30	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$98	\$98
31 32	\$161 \$163	\$161 \$163	\$148 \$150	\$148 \$150	\$142 \$143	\$142 \$143	\$136 \$137	\$136 \$137	\$123 \$124	\$123 \$124	\$115 \$116	\$115 \$116	\$99 \$100	\$99 \$100
33	\$163	\$163	\$150 \$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
34	\$164	\$164	\$151	\$151	\$145	\$145	\$138	\$138	\$125	\$125	\$117	\$117	\$101	\$100
35	\$166	\$166	\$153	\$153	\$146	\$146	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
36	\$172	\$172	\$159	\$159	\$152	\$152	\$145	\$145	\$132	\$132	\$123	\$123	\$106	\$106
37	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
38	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
39	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
40	\$190	\$190	\$175	\$175	\$168	\$168	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
41	\$194	\$194	\$179	\$179	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
42 43	\$208 \$222	\$208 \$222	\$192 \$205	\$192 \$205	\$184 \$196	\$184 \$196	\$176	\$176 \$187	\$159 \$170	\$159 \$170	\$149 \$159	\$149 \$159	\$128 \$137	\$128 \$137
43	\$231	\$231	\$203 \$213	\$203 \$213	\$204	\$204	\$187 \$195	\$107 \$195	\$170 \$177	\$170	\$165	\$165	\$137 \$142	\$137 \$142
45	\$235	\$235	\$217	\$217	\$204	\$204	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
46	\$240	\$240	\$221	\$221	\$212	\$212	\$202	\$202	\$184	\$184	\$171	\$171	\$148	\$148
47	\$250	\$250	\$231	\$231	\$221	\$221	\$211	\$211	\$191	\$191	\$178	\$178	\$154	\$154
48	\$267	\$267	\$246	\$246	\$235	\$235	\$225	\$225	\$204	\$204	\$190	\$190	\$164	\$164
49	\$285	\$285	\$263	\$263	\$252	\$252	\$240	\$240	\$218	\$218	\$203	\$203	\$176	\$176
50	\$320	\$320	\$295	\$295	\$282	\$282	\$270	\$270	\$245	\$245	\$228	\$228	\$197	\$197
51	\$339	\$339	\$312	\$312	\$299	\$299	\$286	\$286	\$260	\$260	\$242	\$242	\$209	\$209
52 52	\$354	\$354	\$327	\$327	\$313	\$313	\$299	\$299	\$271	\$271	\$253	\$253	\$218	\$218
53 54	\$364	\$364	\$336	\$336	\$322	\$322	\$307	\$307	\$279	\$279	\$260	\$260	\$225	\$225
54 55	\$373 \$409	\$373 \$409	\$344 \$377	\$344 \$377	\$329 \$361	\$329 \$361	\$315 \$345	\$315 \$345	\$286 \$313	\$286 \$313	\$266 \$292	\$266 \$292	\$230 \$252	\$230 \$252
56	\$409 \$428	\$409 \$428	\$395	\$377 \$395	\$378	\$378	\$345 \$361	\$345 \$361	\$328	\$328	\$306	\$306	\$264	\$264
57	\$460	\$460	\$424	\$424	\$406	\$406	\$388	\$388	\$352	\$352	\$328	\$328	\$284	\$284
58	\$503	\$503	\$464	\$464	\$444	\$444	\$425	\$425	\$385	\$385	\$359	\$359	\$310	\$310
59	\$562	\$562	\$518	\$518	\$496	\$496	\$474	\$474	\$430	\$430	\$401	\$401	\$346	\$346
60	\$628	\$628	\$579	\$579	\$554	\$554	\$530	\$530	\$481	\$481	\$448	\$448	\$387	\$387
61	\$683	\$683	\$630	\$630	\$603	\$603	\$577	\$577	\$523	\$523	\$488	\$488	\$422	\$422
62	\$716	\$716	\$661	\$661	\$632	\$632	\$605	\$605	\$549	\$549	\$511	\$511	\$442	\$442
63	\$723	\$723	\$667	\$667	\$638	\$638	\$611	\$611	\$554	\$554	\$516	\$516	\$446	\$446
64	\$729	\$729	\$672	\$672	\$644	\$644	\$615	\$615	\$558	\$558	\$520	\$520	\$450	\$450
65+	\$729	\$729	\$672	\$672	\$644	\$644	\$615	\$615	\$558	\$558	\$520	\$520	\$450	\$450

Monthly Rates Effective 01/01/11 Premier 5000 (1 member)

Rate Calculation: Find the appropriate base rate listed below.  Area 1 Area 2 Area 3 Area 4 Area 5 Area 6 Area 7														
	Ar	ea 1	Are	ea 2	Are	ea 3	Are							
_	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$300	\$300	\$277	\$277	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185	\$185
1	\$186 \$118	\$186 \$118	\$171 \$108	\$171 \$108	\$164 \$104	\$164 \$104	\$157 \$99	\$157 \$99	\$142 \$90	\$142 \$90	\$133 \$84	\$133 \$84	\$115 \$72	\$115 \$72
2	\$114	\$114	\$105	\$106 \$105	\$104 \$100	\$104	\$96	\$96	\$90 \$87	\$90 \$87	\$81	\$81	\$72 \$70	\$72 \$70
4	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$77	\$77	\$67	\$67
5	\$106	\$106	\$98	\$98	\$94	\$94	\$89	\$89	\$81	\$81	\$76	\$76	\$65	\$65
6	\$87	\$87	\$80	\$80	\$77	\$77	\$73	\$73	\$67	\$67	\$62	\$62	\$54	\$54
7	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
8	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
9	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
10	\$88	\$88	\$81	\$81	\$78	\$78	\$74	\$74	\$68	\$68	\$63	\$63	\$54	\$54
11 12	\$93 \$97	\$93 \$97	\$86 \$90	\$86 \$90	\$82 \$86	\$82 \$86	\$79 \$82	\$79 \$82	\$71 \$74	\$71 \$74	\$67 \$69	\$67 \$69	\$57 \$60	\$57 \$60
13	\$106	\$106	\$98	\$98	\$94	\$94	\$89	\$89	\$81	\$81	\$76	\$76	\$65	\$65
14	\$112	\$112	\$103	\$103	\$99	\$99	\$94	\$94	\$86	\$86	\$80	\$80	\$69	\$69
15	\$119	\$119	\$109	\$109	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
16	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
17	\$133	\$133	\$123	\$123	\$118	\$118	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
18	\$134	\$134	\$124	\$124	\$118	\$118	\$113	\$113	\$103	\$103	\$96	\$96	\$82	\$82
19	\$138	\$138	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
20 21	\$140 \$140	\$140 \$140	\$129 \$120	\$129 \$120	\$123 \$124	\$123 \$124	\$118 ¢110	\$118 ¢110	\$107 \$107	\$107 \$107	\$100 \$100	\$100 \$100	\$86 \$86	\$86 \$86
21 22	\$140 \$142	\$140 \$142	\$129 \$131	\$129 \$131	\$124 \$126	\$124 \$126	\$118 \$120	\$118 \$120	\$107 \$109	\$107 \$109	\$100 \$101	\$100 \$101	\$86 \$88	\$86 \$88
23	\$142	\$142	\$131 \$132	\$131 \$132	\$126 \$126	\$126	\$120	\$120	\$109	\$109	\$101 \$102	\$101	\$00 \$88	\$88
24	\$144	\$144	\$132	\$132	\$127	\$127	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
25	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
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28	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
29	\$145	\$145	\$134	\$134	\$128	\$128	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
30 31	\$149 \$150	\$149 \$150	\$137 \$138	\$137 \$138	\$131 \$132	\$131 \$132	\$125 \$126	\$125 \$126	\$114 \$115	\$114 \$115	\$106 \$107	\$106 \$107	\$92 \$92	\$92 \$92
31	\$150 \$152	\$150 \$152	\$138 \$140	\$138 \$140	\$134	\$132 \$134	\$126 \$128	\$126	\$115 \$116	\$115 \$116	\$107 \$108	\$107	\$92 \$93	\$93
33	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
34	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
35	\$157	\$157	\$145	\$145	\$139	\$139	\$133	\$133	\$121	\$121	\$112	\$112	\$97	\$97
36	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$115	\$115	\$100	\$100
37	\$170	\$170	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
38	\$175	\$175	\$161	\$161	\$154	\$154	\$147	\$147	\$134	\$134	\$125	\$125	\$108	\$108
39 40	\$178	\$178	\$164	\$164	\$157 \$166	\$157	\$150	\$150	\$136 \$144	\$136	\$127 \$134	\$127	\$110 \$116	\$110 \$116
40	\$188 \$200	\$188 \$200	\$173 \$184	\$173 \$184	\$166 \$176	\$166 \$176	\$159 \$169	\$159 \$169	\$144 \$153	\$144 \$153	\$134 \$143	\$134 \$143	\$116 \$123	\$116
41	\$200 \$218	\$200 \$218	\$201	\$10 <del>4</del> \$201	\$176 \$193	\$176	\$184	\$184	\$167	\$167	\$143 \$156	\$143 \$156	\$135	\$135
43	\$235	\$235	\$217	\$217	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
44	\$246	\$246	\$227	\$227	\$217	\$217	\$208	\$208	\$189	\$189	\$176	\$176	\$152	\$152
45	\$250	\$250	\$231	\$231	\$221	\$221	\$211	\$211	\$191	\$191	\$178	\$178	\$154	\$154
46	\$255	\$255	\$235	\$235	\$225	\$225	\$215	\$215	\$195	\$195	\$182	\$182	\$157	\$157
47	\$267	\$267	\$246	\$246	\$235	\$235	\$225	\$225	\$204	\$204	\$190	\$190	\$164	\$164
48 49	\$282 \$301	\$282 \$301	\$260 \$277	\$260 \$277	\$249 \$266	\$249 \$266	\$238 \$254	\$238 \$254	\$216 \$230	\$216 \$230	\$202 \$215	\$202 \$215	\$174 \$185	\$174 \$185
50	\$301	\$301	\$277	\$277	\$284	\$284	\$272	\$254	\$246	\$230	\$230	\$230	\$198	\$185
51	\$341	\$341	\$314	\$314	\$301	\$301	\$288	\$288	\$261	\$261	\$243	\$243	\$210	\$210
52	\$357	\$357	\$329	\$329	\$315	\$315	\$302	\$302	\$274	\$274	\$255	\$255	\$220	\$220
53	\$367	\$367	\$338	\$338	\$324	\$324	\$310	\$310	\$281	\$281	\$262	\$262	\$226	\$226
54	\$376	\$376	\$347	\$347	\$332	\$332	\$318	\$318	\$288	\$288	\$269	\$269	\$232	\$232
55	\$387	\$387	\$357	\$357	\$342	\$342	\$327	\$327	\$296	\$296	\$276	\$276	\$239	\$239
56	\$405	\$405	\$373	\$373	\$357	\$357	\$342	\$342	\$310	\$310	\$289	\$289	\$250	\$250
57 50	\$434	\$434	\$400	\$400	\$383	\$383	\$366	\$366	\$332	\$332	\$310	\$310	\$268	\$268
58 59	\$476 \$532	\$476 \$532	\$439 \$491	\$439 \$491	\$420 \$470	\$420 \$470	\$402 \$440	\$402 \$449	\$364 \$408	\$364 \$408	\$340 \$380	\$340 \$380	\$294 \$338	\$294 \$328
60	\$592	\$532 \$592	\$546	\$546	\$523	\$470 \$523	\$449 \$500	\$449 \$500	\$408 \$453	\$408 \$453	\$380 \$423	\$423	\$328 \$365	\$365
61	\$647	\$647	\$597	\$5 <del>4</del> 0 \$597	\$571	\$571	\$546	\$546	\$496	\$496	\$462	\$462	\$399	\$399
62	\$677	\$677	\$624	\$624	\$598	\$598	\$571	\$571	\$519	\$519	\$483	\$483	\$418	\$418
63	\$684	\$684	\$631	\$631	\$604	\$604	\$577	\$577	\$524	\$524	\$488	\$488	\$422	\$422
64	\$691	\$691	\$637	\$637	\$610	\$610	\$583	\$583	\$529	\$529	\$493	\$493	\$426	\$426
65+	\$691	\$691	\$637	\$637	\$610	\$610	\$583	\$583	\$529	\$529	\$493	\$493	\$426	\$426

Monthly Rates Effective 01/01/11

Premier 5000 (2+ members)

Rate Calcu														
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female										
0	\$300	\$300	\$277	\$277	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185	\$185
1	\$186	\$186	\$171	\$171	\$164	\$164	\$157	\$157	\$142	\$142	\$133	\$133	\$115	\$115
2	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
3	\$114	\$114	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
4	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$77	\$77	\$67	\$67
5	\$106	\$106	\$98	\$98	\$94	\$94	\$89	\$89	\$81	\$81	\$76	\$76	\$65	\$65
6 7	\$87	\$87	\$80	\$80	\$77	\$77	\$73	\$73	\$67	\$67	\$62	\$62	\$54	\$54
8	\$86 \$85	\$86 \$85	\$79 \$78	\$79 \$78	\$76 \$75	\$76 \$75	\$72	\$72 \$71	\$66 \$65	\$66 \$65	\$61 \$60	\$61 \$60	\$53 \$52	\$53 \$52
9	\$86	\$86	\$78 \$79	\$78 \$79	\$75 \$76	\$75 \$76	\$71 \$72	\$71 \$72	\$66	\$66	\$61	\$60 \$61	\$52 \$53	\$53
10	\$88	\$88	\$79 \$81	\$79 \$81	\$78	\$78	\$72 \$74	\$74	\$68	\$68	\$63	\$63	\$53 \$54	\$53 \$54
11	\$93	\$93	\$86	\$86	\$82	\$82	\$7 <b>9</b>	\$79	\$71	\$71	\$67	\$67	\$5 <del>7</del>	\$57
12	\$97	\$97	\$90	\$90	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
13	\$106	\$106	\$98	\$98	\$94	\$94	\$89	\$89	\$81	\$81	\$76	\$76	\$65	\$65
14	\$112	\$112	\$103	\$103	\$99	\$99	\$94	\$94	\$86	\$86	\$80	\$80	\$69	\$69
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22	\$142	\$142	\$131	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$101	\$101	\$88	\$88
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24	\$144	\$144	\$132	\$132	\$127	\$127	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
25	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
26	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
27	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
28	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
29	\$145	\$145	\$134	\$134	\$128	\$128	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
30	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
31	\$151	\$151	\$139	\$139	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$93	\$93
32	\$152	\$152	\$140	\$140	\$134	\$134	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
33	\$152	\$152	\$140	\$140	\$134	\$134	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
34	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
35	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120 \$124	\$111	\$111	\$96	\$96
36 27	\$162	\$162 \$170	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$115	\$115	\$100 \$104	\$100 \$104
37 38	\$170 \$175	\$170 \$175	\$156 \$161	\$156 \$161	\$150 \$154	\$150 \$154	\$143 \$147	\$143 \$147	\$130 \$134	\$130 \$134	\$121 \$125	\$121 \$125	\$104 \$108	\$104 \$108
39	\$175 \$175	\$175 \$175	\$161	\$161	\$154 \$154	\$154 \$154	\$147 \$147	\$147 \$147	\$134 \$134	\$134 \$134	\$125 \$125	\$125 \$125	\$108 \$108	\$108
40	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
41	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
42	\$199	\$199	\$170 \$184	\$170	\$176	\$176	\$168	\$168	\$153	\$153	\$142	\$142	\$113 \$123	\$123
43	\$210	\$210	\$194	\$194	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$129	\$129
44	\$222	\$222	\$204	\$204	\$196	\$196	\$187	\$187	\$170	\$170	\$158	\$158	\$137	\$137
45	\$226	\$226	\$208	\$208	\$199	\$199	\$191	\$191	\$173	\$173	\$161	\$161	\$139	\$139
46	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
47	\$240	\$240	\$221	\$221	\$212	\$212	\$202	\$202	\$184	\$184	\$171	\$171	\$148	\$148
48	\$253	\$253	\$234	\$234	\$224	\$224	\$214	\$214	\$194	\$194	\$181	\$181	\$156	\$156
49	\$272	\$272	\$251	\$251	\$240	\$240	\$230	\$230	\$208	\$208	\$194	\$194	\$168	\$168
50	\$306	\$306	\$282	\$282	\$270	\$270	\$258	\$258	\$234	\$234	\$218	\$218	\$189	\$189
51	\$324	\$324	\$299	\$299	\$286	\$286	\$274	\$274	\$248	\$248	\$231	\$231	\$200	\$200
52	\$339	\$339	\$312	\$312	\$299	\$299	\$286	\$286	\$260	\$260	\$242	\$242	\$209	\$209
53	\$348	\$348	\$321	\$321	\$307	\$307	\$293	\$293	\$266	\$266	\$248	\$248	\$214	\$214
54	\$357	\$357	\$329	\$329	\$315	\$315	\$302	\$302	\$274	\$274	\$255	\$255	\$220	\$220
55	\$390	\$390	\$359	\$359	\$344	\$344	\$329	\$329	\$298	\$298	\$278	\$278	\$240	\$240
56	\$408	\$408	\$376	\$376	\$360	\$360	\$344	\$344	\$312	\$312	\$291	\$291	\$252	\$252
57	\$437	\$437	\$403	\$403	\$385	\$385	\$368	\$368	\$334	\$334	\$312	\$312	\$269	\$269
58	\$479	\$479	\$442	\$442	\$423	\$423	\$404	\$404	\$367	\$367	\$342	\$342	\$295	\$295
59	\$536	\$536	\$494	\$494	\$473	\$473	\$453	\$453	\$411	\$411	\$383	\$383	\$331	\$331
60	\$597	\$597	\$550	\$550	\$526	\$526	\$503	\$503	\$457	\$457	\$426	\$426	\$368	\$368
61	\$652	\$652	\$601	\$601	\$575	\$575	\$550	\$550	\$499	\$499	\$465	\$465	\$402	\$402
62	\$682	\$682	\$628	\$628	\$602	\$602	\$575	\$575	\$522	\$522	\$486	\$486	\$420	\$420
63	\$690	\$690	\$636	\$636	\$609	\$609	\$582	\$582	\$528	\$528	\$492	\$492	\$425	\$425
64	\$696	\$696	\$641	\$641	\$614	\$614	\$587	\$587	\$533	\$533	\$496	\$496	\$429	\$429
65+	\$696	\$696	\$641	\$641	\$614	\$614	\$587	\$587	\$533	\$533	\$496	\$496	\$429	\$429

Monthly Rates Effective 01/01/11 Premier 6000 (1 member)

Rate Calcu	ılation:	Find the	approp	oriate ba	se rate	listed be	elow.							
	Are	ea 1	Are	ea 2	Are	ea 3	Are	ea 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$288	\$288	\$265	\$265	\$254	\$254	\$243	\$243	\$220	\$220	\$205	\$205	\$177	\$177
1 2	\$173 \$107	\$173 \$107	\$160 \$99	\$160 \$99	\$153 \$95	\$153 \$95	\$146 \$91	\$146 \$91	\$133 \$82	\$133 \$82	\$124 \$77	\$124 \$77	\$107 \$66	\$107 \$66
3	\$107 \$104	\$107 \$104	\$95	\$95	\$95 \$91	\$93 \$91	\$87	\$87	\$79	\$79	\$77 \$74	\$77 \$74	\$64	\$64
4	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
5	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$61	\$61
6	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
7	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
8	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
9	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
10 11	\$83 \$87	\$83 \$87	\$77 \$80	\$77 \$80	\$73 \$77	\$73 \$77	\$70 \$73	\$70 \$73	\$64 \$67	\$64 \$67	\$59 \$62	\$59 \$62	\$51 \$54	\$51 \$54
12	\$93	\$93	\$86	\$86	\$77 \$82	\$77 \$82	\$73 \$79	\$73 \$79	\$67 \$71	\$67 \$71	\$67	\$67	\$54 \$57	\$54 \$57
13	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
14	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74	\$64	\$64
15	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
16	\$119	\$119	\$109	\$109	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
17	\$124	\$124	\$115	\$115	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$77	\$77
18	\$125	\$125	\$115	\$115	\$110	\$110	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
19 20	\$129 \$120	\$129 \$120	\$119 \$110	\$119 \$110	\$114 \$114	\$114 \$114	\$109 \$100	\$109 \$100	\$99 \$00	\$99 \$00	\$92	\$92	\$79 \$80	\$79
20 21	\$130 \$131	\$130 \$131	\$119 \$121	\$119 \$121	\$114 \$115	\$114 \$115	\$109 \$110	\$109 \$110	\$99 \$100	\$99 \$100	\$92 \$93	\$92 \$93	\$80 \$81	\$80 \$81
22	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$100	\$100	\$94	\$94	\$81	\$81
23	\$132	\$132	\$122	\$122	\$117	\$117	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
24	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
25	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
26	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
27	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
28	\$135	\$135	\$124	\$124	\$119	\$119	\$114	\$114	\$103	\$103	\$96	\$96	\$83	\$83
29 30	\$135 \$138	\$135 \$138	\$125 \$128	\$125 \$128	\$119 \$122	\$119 \$122	\$114 \$117	\$114 \$117	\$104 \$106	\$104 \$106	\$96 \$99	\$96 \$99	\$83 \$85	\$83 \$85
31	\$140	\$140	\$129	\$129	\$123	\$123	\$117 \$118	\$118	\$100	\$100	\$100	\$100	\$86	\$86
32	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
33	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
34	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
35	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
36	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
37 38	\$156 \$160	\$156 \$160	\$144 \$148	\$144 \$148	\$138 \$141	\$138 \$141	\$132 \$135	\$132 \$135	\$120 \$122	\$120 \$122	\$111 \$114	\$111 \$114	\$96 \$99	\$96 \$99
39	\$160	\$160	\$140 \$150	\$146 \$150	\$141 \$144	\$141 \$144	\$138	\$135 \$138	\$122 \$125	\$122 \$125	\$114 \$116	\$114 \$116	\$101	\$101
40	\$175	\$175	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
41	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$140	\$140	\$131	\$131	\$113	\$113
42	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$155	\$155	\$144	\$144	\$124	\$124
43	\$217	\$217	\$200	\$200	\$192	\$192	\$183	\$183	\$166	\$166	\$155	\$155	\$134	\$134
44	\$227	\$227	\$210	\$210	\$201	\$201	\$192	\$192	\$174	\$174	\$162	\$162	\$140	\$140
45 46	\$230 \$236	\$230	\$212	\$212	\$203 \$208	\$203 \$208	\$194 \$100	\$194 \$100	\$176 \$191	\$176 \$191	\$164 \$169	\$164 \$169	\$142 \$146	\$142 \$146
46 47	\$236 \$245	\$236 \$245	\$218 \$226	\$218 \$226	\$208 \$216	\$208 \$216	\$199 \$207	\$199 \$207	\$181 \$188	\$181 \$188	\$168 \$175	\$168 \$175	\$146 \$151	\$146 \$151
48	\$260	\$260	\$240	\$240	\$230	\$230	\$220	\$220	\$199	\$199	\$175 \$186	\$186	\$160	\$160
49	\$278	\$278	\$256	\$256	\$245	\$245	\$235	\$235	\$213	\$213	\$198	\$198	\$171	\$171
50	\$296	\$296	\$273	\$273	\$262	\$262	\$250	\$250	\$227	\$227	\$212	\$212	\$183	\$183
51	\$314	\$314	\$289	\$289	\$277	\$277	\$265	\$265	\$240	\$240	\$224	\$224	\$193	\$193
52	\$328	\$328	\$303	\$303	\$290	\$290	\$277	\$277	\$251	\$251	\$234	\$234	\$202	\$202
53	\$338	\$338	\$312	\$312	\$299	\$299	\$285	\$285	\$259	\$259	\$241	\$241	\$209	\$209
54 55	\$347 \$355	\$347 \$355	\$319 \$328	\$319 \$328	\$306 \$314	\$306 \$314	\$292 \$300	\$292 \$300	\$265 \$272	\$265 \$272	\$247 \$254	\$247 \$254	\$214 \$219	\$214 \$219
56	\$373	\$373	\$344	\$344	\$329	\$314	\$300 \$315	\$300	\$286	\$286	\$266	\$266	\$230	\$230
57	\$400	\$400	\$369	\$369	\$353	\$353	\$337	\$337	\$306	\$306	\$285	\$285	\$247	\$247
58	\$439	\$439	\$405	\$405	\$388	\$388	\$371	\$371	\$336	\$336	\$313	\$313	\$271	\$271
59	\$489	\$489	\$451	\$451	\$431	\$431	\$412	\$412	\$374	\$374	\$349	\$349	\$301	\$301
60	\$545	\$545	\$503	\$503	\$481	\$481	\$460	\$460	\$417	\$417	\$389	\$389	\$336	\$336
61	\$595	\$595	\$548	\$548	\$525	\$525	\$502	\$502	\$455	\$455	\$424	\$424	\$367	\$367
62	\$624	\$624	\$575	\$575	\$551	\$551	\$526	\$526	\$478	\$478	\$445	\$445	\$385	\$385
63 64	\$631 \$637	\$631 \$637	\$582 \$587	\$582 \$587	\$557 \$562	\$557 \$562	\$533 \$538	\$533 \$538	\$484 \$488	\$484 \$488	\$451 \$455	\$451 \$455	\$389 \$393	\$389 \$393
65+	\$637	\$637	\$587 \$587	\$587	\$562	\$562	\$538	\$538 \$538	\$488 \$488	\$488	\$455	\$455 \$455	\$393	\$393
00+	ψυσι	ψυυ/	ψυυ	ψυσι	ΨυυΔ	ψυυΖ	ψυυο	ψυυσ	Ψ400	ΨΨΟΟ	Ψ+υυ	ψτυυ	Ψυσυ	ψυσυ

Monthly Rates Effective 01/01/11

Premier 6000 (2+ members)

0   \$288   \$288   \$286   \$285   \$285   \$255   \$243   \$226   \$220   \$200   \$200   \$200   \$177   \$117   \$173   \$17	Rate Calcu														
0   \$288   \$288   \$286   \$285   \$285   \$255   \$243   \$226   \$220   \$200   \$200   \$200   \$177   \$117   \$173   \$17															
1   \$1773   \$1763   \$1600   \$1600   \$1503   \$1535   \$1456   \$914   \$913   \$1331   \$124   \$124   \$107   \$107   \$916   \$995   \$995   \$995   \$91   \$91   \$82   \$82   \$77   \$77   \$94   \$94   \$95   \$96   \$91   \$91   \$87   \$87   \$87   \$87   \$79   \$79   \$74   \$74   \$94   \$95   \$96   \$91   \$91   \$87															Female
2 \$107 \$107 \$990 \$990 \$950 \$955 \$951 \$91 \$821 \$891 \$892 \$82 \$977 \$777 \$786 \$86 \$86 \$4 \$100 \$100 \$922 \$932 \$881 \$891 \$891 \$891 \$891 \$891 \$891 \$891															\$177
3   \$104   \$104   \$965   \$952   \$92   \$988   \$88   \$84   \$84   \$76   \$76   \$76   \$71   \$71   \$65   \$65   \$65   \$65   \$65   \$67   \$77   \$79   \$															\$107
4 \$100 \$100 \$92 \$92 \$92 \$88 \$88 \$94 \$76 \$76 \$71 \$71 \$71 \$61 \$86 \$5 \$8 \$98 \$98 \$91 \$91 \$87 \$87 \$87 \$87 \$87 \$87 \$87 \$87 \$87 \$87															\$66
5         5         5898         5898         591         597         5870         580         580															
6 6 779 879 879 873 873 873 870 870 870 876 887 861 861 857 857 879 849 84 8 8 779 879 873 873 873 870 870 870 867 887 861 861 857 857 849 84 8 8 789 879 873 873 873 873 870 870 870 867 867 861 861 857 857 849 84 9 981 861 857 857 857 859 850 10 983 883 877 877 873 873 873 870 870 870 870 870 870 870 870 870 870															
8 579 579 579 573 573 570 570 570 587 581 581 581 581 587 587 549 549 9 581 581 581 574 574 571 571 588 588 580 582 582 587 587 589 581 581 581 574 573 573 573 573 573 573 573 573 573 573															
8															
9 \$81 \$81 \$74 \$77 \$77 \$73 \$73 \$73 \$70 \$68 \$88 \$62 \$62 \$52 \$57 \$57 \$50 \$50 \$50 \$50 \$10 \$833 \$833 \$837 \$77 \$77 \$73 \$73 \$73 \$70 \$70 \$64 \$59 \$59 \$51 \$55 \$11 \$87 \$87 \$87 \$80 \$80 \$77 \$77 \$73 \$73 \$73 \$73 \$70 \$64 \$70 \$64 \$59 \$59 \$61 \$55 \$11 \$87 \$87 \$87 \$80 \$80 \$77 \$77 \$73 \$73 \$73 \$73 \$70 \$67 \$67 \$62 \$62 \$54 \$55 \$12 \$93 \$93 \$86 \$86 \$82 \$82 \$79 \$79 \$71 \$77 \$77 \$77 \$77 \$77 \$77 \$77 \$77 \$77															
10															\$50
11															\$51
12															\$54
13   \$100   \$100   \$96   \$96   \$98   \$92   \$98															\$57
16		\$100					\$88	\$84		\$76	\$76		\$71		\$61
16	14	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74	\$64	\$64
17	15	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
18	16														\$73
19															\$77
20															\$77
21 S131 S131 S121 S121 S121 S16 S16 S16 S10 S100 S100 S93 S93 S93 S81 S8   22 S131 S131 S121 S121 S126 S16 S16 S16 S16 S16 S16 S16 S16 S16 S1															\$79
22         \$131         \$132         \$122         \$122         \$116         \$111         \$111         \$101         \$94         \$94         \$84         \$81         \$8           23         \$132         \$132         \$122         \$117         \$117         \$117         \$112         \$102         \$102         \$95         \$95         \$84         \$81         \$8           24         \$133         \$133         \$122         \$122         \$117         \$117         \$112         \$102         \$102         \$95         \$95         \$85         \$82         \$8           26         \$133         \$133         \$122         \$122         \$117         \$117         \$112         \$102         \$102         \$95         \$95         \$95         \$82         \$8           28         \$135         \$135         \$124         \$119         \$117         \$112         \$112         \$102         \$95         \$95         \$95         \$82         \$8           29         \$135         \$135         \$124         \$119         \$119         \$114         \$114         \$104         \$104         \$94         \$94         \$84         \$84           30         \$136 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$80</td></td<>								-							\$80
23 \$132 \$132 \$132 \$132 \$132 \$132 \$137 \$117 \$111 \$101 \$101 \$101 \$404 \$94 \$94 \$84 \$84 \$84 \$85 \$82 \$8 \$24 \$133 \$133 \$122 \$122 \$117 \$117 \$112 \$112 \$102 \$102 \$95 \$95 \$95 \$82 \$88 \$26 \$133 \$133 \$122 \$122 \$117 \$117 \$112 \$112 \$102 \$102 \$95 \$95 \$95 \$82 \$88 \$82 \$8 \$27 \$133 \$133 \$122 \$122 \$117 \$117 \$112 \$112 \$102 \$102 \$102 \$95 \$95 \$95 \$82 \$88 \$27 \$133 \$133 \$122 \$122 \$117 \$117 \$112 \$112 \$102 \$102 \$102 \$95 \$95 \$95 \$82 \$88 \$27 \$133 \$133 \$122 \$122 \$117 \$117 \$112 \$112 \$102 \$102 \$102 \$95 \$95 \$95 \$82 \$88 \$28 \$88 \$28 \$135 \$135 \$135 \$124 \$124 \$119 \$119 \$114 \$114 \$103 \$103 \$96 \$96 \$83 \$88 \$29 \$135 \$135 \$125 \$125 \$119 \$119 \$119 \$114 \$114 \$103 \$103 \$96 \$96 \$96 \$83 \$88 \$315 \$125 \$125 \$129 \$123 \$122 \$117 \$117 \$107 \$100 \$100 \$96 \$96 \$83 \$83 \$136 \$140 \$140 \$129 \$129 \$123 \$123 \$128 \$118 \$107 \$107 \$100 \$100 \$86 \$88 \$31 \$140 \$140 \$129 \$129 \$123 \$123 \$118 \$118 \$107 \$107 \$100 \$100 \$86 \$88 \$33 \$140 \$140 \$129 \$129 \$123 \$123 \$123 \$118 \$118 \$107 \$107 \$100 \$100 \$86 \$88 \$34 \$140 \$140 \$129 \$129 \$123 \$123 \$123 \$118 \$118 \$107 \$107 \$100 \$100 \$86 \$88 \$34 \$140 \$140 \$129 \$129 \$123 \$123 \$123 \$118 \$118 \$107 \$107 \$100 \$100 \$86 \$88 \$34 \$140 \$140 \$129 \$129 \$123 \$123 \$123 \$118 \$118 \$107 \$107 \$100 \$100 \$86 \$88 \$34 \$140 \$140 \$129 \$129 \$123 \$123 \$123 \$118 \$118 \$107 \$107 \$100 \$100 \$86 \$88 \$34 \$140 \$140 \$129 \$129 \$123 \$123 \$123 \$118 \$118 \$107 \$107 \$100 \$100 \$86 \$88 \$34 \$140 \$140 \$140 \$129 \$129 \$123 \$123 \$125 \$119 \$119 \$108 \$109 \$100 \$100 \$86 \$89 \$30 \$30 \$318 \$140 \$140 \$140 \$129 \$129 \$123 \$123 \$125 \$119 \$119 \$108 \$100 \$100 \$86 \$88 \$30 \$30 \$318 \$318 \$318 \$310 \$300 \$300 \$300 \$300 \$300 \$300 \$300								-							\$81
24         \$133         \$133         \$122         \$122         \$117         \$117         \$117         \$117         \$112         \$1102         \$100         \$95         \$95         \$82         \$88         25         \$133         \$133         \$122         \$122         \$117         \$117         \$117         \$111         \$112         \$100         \$100         \$95         \$95         \$82         \$88         28         \$133         \$133         \$122         \$122         \$117         \$117         \$111         \$112         \$100         \$95         \$95         \$82         \$88         \$28         \$135         \$135         \$125         \$125         \$125         \$119         \$119         \$114         \$114         \$104         \$104         \$96         \$96         \$83         \$8         \$88         \$98         \$98         \$98         \$85         \$88         \$38         \$88								-							
25         \$133         \$133         \$122         \$122         \$117         \$117         \$111         \$112         \$102         \$95         \$95         \$82         \$82         \$82         \$26         \$133         \$133         \$122         \$117         \$117         \$117         \$112         \$112         \$102         \$95         \$95         \$82         \$88         28         \$88         28         \$88         28         \$88         28         \$88         28         \$88         \$27         \$133         \$133         \$122         \$117         \$117         \$117         \$112         \$112         \$102         \$102         \$95         \$95         \$86         \$83         \$88         \$28         \$188         \$138         \$138         \$138         \$114         \$114         \$114         \$114         \$104         \$194         \$122         \$122         \$112         \$117         \$117         \$100         \$99         \$99         \$98         \$86         \$88         \$31         \$140         \$140         \$129         \$123         \$123         \$118         \$118         \$107         \$100         \$100         \$86         \$8         \$34         \$140         \$140         \$129 <t></t>								-		-					
26         \$133         \$133         \$122         \$122         \$117         \$117         \$112         \$1102         \$102         \$95         \$95         \$82         \$8         27         \$133         \$133         \$122         \$117         \$117         \$117         \$112         \$1102         \$102         \$95         \$95         \$82         \$8         28         \$135         \$135         \$124         \$124         \$119         \$119         \$114         \$1104         \$104         \$196         \$96         \$96         \$83         \$8           30         \$138         \$138         \$128         \$122         \$122         \$117         \$117         \$106         \$106         \$99         \$95         \$85         \$8           31         \$140         \$140         \$129         \$123         \$123         \$118         \$118         \$107         \$100         \$100         \$86         \$8           33         \$140         \$140         \$129         \$123         \$123         \$118         \$118         \$107         \$100         \$100         \$86         \$8           33         \$140         \$140         \$129         \$123         \$123         \$118         \$118								-		-					
27								-		-					
28         \$135         \$135         \$124         \$119         \$119         \$114         \$114         \$103         \$103         \$96         \$96         \$83         \$8           30         \$138         \$138         \$128         \$125         \$119         \$114         \$114         \$104         \$96         \$96         \$86         \$88         38           31         \$140         \$140         \$129         \$129         \$123         \$123         \$118         \$118         \$107         \$100         \$100         \$86         \$8           32         \$140         \$140         \$129         \$129         \$123         \$123         \$118         \$118         \$107         \$100         \$100         \$86         \$8           33         \$140         \$140         \$129         \$129         \$123         \$123         \$118         \$118         \$107         \$100         \$100         \$86         \$8           34         \$140         \$140         \$141         \$131         \$131         \$125         \$125         \$118         \$110         \$107         \$100         \$80         \$88           35         \$142         \$142         \$131         \$131		-						-		-					\$82
29								-		-					\$83
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31         \$140         \$140         \$129         \$129         \$123         \$123         \$118         \$1107         \$100         \$100         \$86         \$8           32         \$140         \$140         \$129         \$123         \$123         \$118         \$118         \$107         \$107         \$100         \$100         \$86         \$8           34         \$140         \$140         \$129         \$129         \$123         \$123         \$118         \$118         \$107         \$100         \$100         \$86         \$8           34         \$140         \$140         \$129         \$123         \$123         \$118         \$118         \$107         \$100         \$100         \$86         \$8           36         \$142         \$131         \$131         \$125         \$119         \$119         \$108         \$108         \$101         \$170         \$100         \$86         \$8           36         \$148         \$148         \$136         \$136         \$131         \$131         \$110         \$106         \$106         \$91         \$9           37         \$156         \$159         \$146         \$142         \$142         \$134         \$134         \$131															\$85
33         \$140         \$140         \$129         \$129         \$123         \$123         \$118         \$1107         \$107         \$100         \$100         \$86         \$88           35         \$142         \$142         \$131         \$131         \$125         \$125         \$119         \$119         \$108         \$108         \$101         \$101         \$86         \$88           36         \$148         \$148         \$136         \$136         \$131         \$131         \$125         \$125         \$119         \$119         \$108         \$108         \$101         \$87         \$88           36         \$148         \$148         \$136         \$136         \$131         \$131         \$125         \$125         \$113         \$113         \$106         \$106         \$91         \$9           37         \$154         \$146         \$146         \$140         \$140         \$134         \$130         \$118         \$111         \$110         \$95           38         \$159         \$159         \$146         \$140         \$140         \$134         \$134         \$121         \$121         \$113         \$113         \$98         \$9           40         \$164 <td< td=""><td>31</td><td>\$140</td><td>\$140</td><td>\$129</td><td>\$129</td><td></td><td>\$123</td><td>\$118</td><td>\$118</td><td>\$107</td><td>\$107</td><td>\$100</td><td>\$100</td><td>\$86</td><td>\$86</td></td<>	31	\$140	\$140	\$129	\$129		\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
34         \$140         \$140         \$129         \$129         \$123         \$123         \$118         \$118         \$107         \$100         \$100         \$86         \$8           35         \$142         \$134         \$136         \$136         \$131         \$125         \$125         \$119         \$1108         \$106         \$101         \$87         \$8           36         \$148         \$148         \$136         \$136         \$131         \$135         \$125         \$113         \$113         \$106         \$106         \$91         \$9           37         \$154         \$154         \$142         \$136         \$136         \$130         \$130         \$118         \$118         \$110         \$110         \$95         \$9           38         \$159         \$156         \$146         \$140         \$140         \$134         \$134         \$121         \$121         \$113         \$113         \$98         \$9           40         \$164         \$162         \$152         \$145         \$145         \$139         \$139         \$122         \$120         \$117         \$117         \$101         \$16           41         \$168         \$162         \$145         \$1	32	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
35		\$140	\$140	\$129	\$129		\$123	\$118	\$118	\$107	\$107	\$100	\$100		\$86
36         \$148         \$148         \$136         \$136         \$131         \$131         \$125         \$125         \$113         \$113         \$106         \$906         \$91         \$99           37         \$154         \$154         \$142         \$136         \$136         \$130         \$130         \$118         \$110         \$110         \$95         \$9           38         \$159         \$159         \$146         \$140         \$140         \$134         \$121         \$121         \$113         \$113         \$98         \$9           40         \$164         \$164         \$152         \$152         \$145         \$145         \$139         \$139         \$126         \$126         \$117         \$117         \$101         \$10           41         \$168         \$168         \$168         \$168         \$161         \$161         \$154         \$154         \$139         \$139         \$130         \$130         \$110         \$10           42         \$182         \$182         \$168         \$168         \$161         \$161         \$154         \$139         \$139         \$130         \$130         \$112         \$11           43         \$192         \$192 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$86</td></t<>															\$86
37         \$154         \$154         \$142         \$142         \$136         \$136         \$130         \$130         \$118         \$118         \$110         \$95         \$9           38         \$159         \$159         \$159         \$146         \$146         \$140         \$140         \$134         \$121         \$121         \$113         \$113         \$98         \$99           40         \$164         \$164         \$152         \$152         \$145         \$145         \$139         \$126         \$126         \$117         \$117         \$101         \$10           41         \$168         \$168         \$168         \$168         \$168         \$168         \$161         \$161         \$161         \$117         \$117         \$101         \$112           42         \$182         \$182         \$182         \$182         \$139         \$139         \$139         \$130         \$130         \$110         \$10           42         \$182         \$182         \$182         \$144         \$147         \$147         \$137         \$130         \$112         \$114           43         \$192         \$191         \$177         \$170         \$162         \$162         \$147								-		-					\$87
38         \$159         \$159         \$146         \$140         \$140         \$134         \$121         \$121         \$113         \$113         \$98         \$9           39         \$159         \$159         \$146         \$146         \$140         \$134         \$134         \$121         \$121         \$113         \$113         \$98         \$9           40         \$164         \$164         \$164         \$140         \$134         \$134         \$121         \$121         \$113         \$113         \$98         \$9           41         \$168         \$168         \$155         \$148         \$148         \$142         \$129         \$129         \$120         \$120         \$104         \$104           42         \$182         \$182         \$168         \$168         \$161         \$161         \$154         \$154         \$139         \$130         \$130         \$110         \$104         \$104           42         \$182         \$192         \$177         \$177         \$177         \$170         \$162         \$162         \$147         \$147         \$137         \$177         \$177         \$177         \$177         \$177         \$177         \$177         \$177         \$177								-							\$91
39										-					\$95
40         \$164         \$164         \$152         \$152         \$145         \$139         \$139         \$126         \$126         \$117         \$117         \$101         \$16         \$16         \$168         \$155         \$155         \$148         \$148         \$142         \$142         \$129         \$120         \$104         \$104         \$164         \$161         \$161         \$161         \$154         \$139         \$139         \$130         \$130         \$112         \$104         \$112         \$143         \$192         \$177         \$177         \$170         \$170         \$162         \$162         \$147         \$147         \$137         \$137         \$119         \$119         \$114         \$144         \$125         \$119         \$119         \$119         \$111         \$171         \$155         \$155         \$144         \$114         \$114         \$114         \$114         \$114         \$112         \$119         \$119         \$119         \$119         \$119         \$117         \$177         \$177         \$177         \$171         \$171         \$177         \$137         \$137         \$137         \$137         \$114         \$114         \$114         \$114         \$114         \$124         \$125         \$12															
411       \$168       \$168       \$155       \$155       \$148       \$148       \$142       \$142       \$129       \$129       \$120       \$120       \$104       \$104       \$104       \$104       \$104       \$104       \$104       \$102       \$120       \$104       \$104       \$104       \$102       \$120       \$104       \$102       \$104       \$102       \$104					_								_		
42       \$182       \$182       \$168       \$168       \$161       \$161       \$154       \$154       \$139       \$130       \$130       \$130       \$112       \$112       \$114       \$43       \$192       \$177       \$177       \$170       \$170       \$162       \$162       \$162       \$147       \$147       \$137       \$137       \$119       \$119       \$111       \$111       \$171       \$155       \$155       \$144       \$144       \$125       \$112       \$114       \$145       \$205       \$205       \$189       \$189       \$181       \$181       \$173       \$173       \$157       \$146       \$146       \$126 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>															
43         \$192         \$192         \$177         \$177         \$170         \$170         \$162         \$162         \$147         \$147         \$137         \$137         \$119         \$119         \$171         \$1155         \$155         \$144         \$144         \$125         \$125         \$125         \$125         \$125         \$125         \$125         \$125         \$125         \$126         \$124         \$125         \$125         \$125         \$125         \$126         \$124         \$124         \$125         \$129         \$120         \$194         \$189         \$181         \$181         \$177         \$177         \$177         \$161         \$161         \$150         \$150         \$129         \$129         \$129         \$129         \$129         \$129         \$129         \$129         \$129         \$129         \$129         \$219         \$202         \$202         \$193         \$185         \$185         \$168         \$168         \$156         \$150         \$129         \$129         \$129         \$214         \$214         \$205         \$205         \$196         \$196         \$196         \$178         \$178         \$166         \$166         \$143         \$143         \$144         \$124         \$202															\$112
44         \$203         \$203         \$187         \$179         \$179         \$171         \$155         \$155         \$144         \$144         \$125         \$126           45         \$205         \$205         \$189         \$189         \$181         \$181         \$173         \$173         \$157         \$157         \$146         \$146         \$127 </td <td></td> <td>\$119</td>															\$119
45 \$205 \$205 \$189 \$189 \$181 \$181 \$181 \$173 \$173 \$157 \$157 \$146 \$146 \$126 \$126 \$126 \$126 \$120 \$210 \$194 \$194 \$185 \$185 \$185 \$177 \$177 \$161 \$161 \$161 \$150 \$150 \$129 \$12 \$12 \$12 \$121 \$193 \$129 \$12 \$12 \$12 \$121 \$193 \$129 \$12 \$12 \$12 \$12 \$121 \$193 \$129 \$12 \$12 \$12 \$12 \$12 \$12 \$12 \$12 \$12 \$12															\$125
46         \$210         \$210         \$194         \$194         \$185         \$185         \$177         \$177         \$161         \$161         \$150         \$150         \$129         \$129         \$129         \$202         \$202         \$193         \$193         \$185         \$185         \$168         \$168         \$156         \$156         \$135         \$143         \$14         \$149         \$249         \$228         \$228         \$2287         \$236         \$214         \$214         \$199         \$199         \$															\$126
48       \$232       \$232       \$214       \$214       \$205       \$205       \$196       \$196       \$178       \$178       \$166       \$166       \$143       \$144         49       \$247       \$224       \$228       \$228       \$218       \$218       \$208       \$208       \$189       \$189       \$176       \$176       \$152       \$15         50       \$279       \$279       \$257       \$246       \$246       \$236       \$236       \$214       \$214       \$199       \$199       \$172       \$17         51       \$295       \$295       \$272       \$272       \$260       \$260       \$249       \$249       \$225       \$225       \$210       \$210       \$182       \$16         52       \$309       \$309       \$285       \$285       \$273       \$261       \$261       \$237       \$221       \$221       \$191       \$15         53       \$317       \$317       \$292       \$292       \$280       \$280       \$267       \$267       \$243       \$243       \$226       \$226       \$195       \$1195       \$15         54       \$325       \$325       \$300       \$300       \$287       \$287       \$274 <td< td=""><td>46</td><td>\$210</td><td></td><td>\$194</td><td>\$194</td><td>\$185</td><td>\$185</td><td>\$177</td><td>\$177</td><td>\$161</td><td>\$161</td><td></td><td>\$150</td><td>\$129</td><td>\$129</td></td<>	46	\$210		\$194	\$194	\$185	\$185	\$177	\$177	\$161	\$161		\$150	\$129	\$129
49         \$247         \$228         \$228         \$218         \$218         \$208         \$189         \$189         \$176         \$176         \$152         \$152           50         \$279         \$279         \$257         \$257         \$246         \$246         \$236         \$236         \$214         \$214         \$199         \$199         \$172         \$17           51         \$295         \$295         \$272         \$260         \$260         \$249         \$249         \$225         \$225         \$210         \$210         \$182         \$182           52         \$309         \$309         \$285         \$285         \$273         \$261         \$261         \$237         \$221         \$221         \$191         \$15           53         \$317         \$317         \$292         \$292         \$280         \$280         \$267         \$267         \$243         \$243         \$226         \$226         \$195         \$15           54         \$325         \$325         \$300         \$300         \$287         \$287         \$274         \$249         \$249         \$232         \$232         \$200         \$26           55         \$355         \$328         \$328								-		\$168			\$156		\$135
50         \$279         \$279         \$257         \$246         \$246         \$236         \$214         \$214         \$199         \$199         \$172         \$17           51         \$295         \$295         \$272         \$260         \$260         \$249         \$249         \$225         \$225         \$210         \$210         \$182         \$18           52         \$309         \$309         \$285         \$285         \$273         \$261         \$261         \$237         \$227         \$221         \$191         \$15           53         \$317         \$317         \$292         \$292         \$280         \$280         \$267         \$267         \$243         \$224         \$226         \$226         \$195         \$15           54         \$325         \$325         \$300         \$300         \$287         \$287         \$274         \$274         \$249         \$232         \$232         \$200         \$20           55         \$355         \$355         \$328         \$328         \$314         \$314         \$300         \$300         \$272         \$272         \$254         \$254         \$219         \$21           56         \$373         \$373         \$344															\$143
51       \$295       \$295       \$272       \$260       \$260       \$249       \$249       \$225       \$225       \$210       \$210       \$182       \$182       \$182       \$182       \$285       \$285       \$273       \$261       \$261       \$237       \$237       \$221       \$221       \$191       \$195       <															\$152
52       \$309       \$309       \$285       \$285       \$273       \$261       \$261       \$237       \$221       \$221       \$191       \$15         53       \$317       \$317       \$292       \$292       \$280       \$280       \$267       \$267       \$243       \$224       \$226       \$195       \$15         54       \$325       \$325       \$300       \$300       \$287       \$287       \$274       \$249       \$249       \$232       \$232       \$200       \$26         55       \$355       \$355       \$328       \$328       \$314       \$314       \$300       \$300       \$272       \$272       \$254       \$254       \$219       \$21         56       \$373       \$373       \$344       \$344       \$329       \$329       \$315       \$315       \$286       \$286       \$266       \$266       \$230       \$23         57       \$400       \$400       \$369       \$369       \$353       \$353       \$337       \$337       \$306       \$306       \$285       \$285       \$247       \$24         58       \$439       \$449       \$405       \$488       \$388       \$381       \$371       \$371       \$336       \$															\$172
53         \$317         \$317         \$292         \$280         \$280         \$267         \$267         \$243         \$243         \$226         \$226         \$195         \$15         \$15         \$4         \$325         \$300         \$300         \$287         \$287         \$274         \$274         \$249         \$249         \$232         \$232         \$200         \$20 <td></td> <td>\$182</td>															\$182
54         \$325         \$320         \$300         \$287         \$274         \$274         \$249         \$232         \$232         \$200         \$26           55         \$355         \$355         \$328         \$328         \$314         \$314         \$300         \$300         \$272         \$272         \$254         \$254         \$219         \$21           56         \$373         \$373         \$344         \$344         \$329         \$329         \$315         \$286         \$286         \$266         \$266         \$230         \$23           57         \$400         \$400         \$369         \$369         \$353         \$337         \$337         \$306         \$285         \$285         \$247         \$24           58         \$439         \$449         \$405         \$388         \$388         \$371         \$371         \$336         \$313         \$313         \$271         \$27           59         \$489         \$4451         \$431         \$431         \$412         \$374         \$374         \$349         \$349         \$301         \$30           60         \$545         \$545         \$503         \$503         \$481         \$481         \$460         \$460															\$191 \$105
55         \$355         \$355         \$328         \$328         \$314         \$314         \$300         \$300         \$272         \$272         \$254         \$254         \$219         \$															\$195
56       \$373       \$373       \$344       \$329       \$329       \$315       \$286       \$286       \$266       \$230       \$235         57       \$400       \$400       \$369       \$369       \$353       \$353       \$337       \$306       \$306       \$285       \$285       \$247       \$24         58       \$439       \$449       \$405       \$388       \$388       \$371       \$371       \$336       \$336       \$313       \$313       \$271       \$27         59       \$489       \$449       \$451       \$431       \$431       \$412       \$374       \$374       \$349       \$349       \$301       \$30         60       \$545       \$5545       \$503       \$503       \$481       \$481       \$460       \$460       \$417       \$417       \$389       \$389       \$336       \$336       \$336       \$336       \$336       \$349       \$301       \$30       <															\$200 \$219
57         \$400         \$400         \$369         \$369         \$353         \$353         \$337         \$306         \$306         \$285         \$285         \$247         \$24           58         \$439         \$449         \$405         \$388         \$388         \$371         \$371         \$336         \$313         \$313         \$271         \$27           59         \$489         \$449         \$451         \$431         \$431         \$412         \$374         \$374         \$349         \$349         \$301         \$30           60         \$545         \$553         \$503         \$481         \$481         \$460         \$460         \$417         \$417         \$389         \$389         \$336         \$336           61         \$595         \$554         \$503         \$481         \$481         \$460         \$460         \$417         \$417         \$389         \$389         \$336         \$336           61         \$595         \$595         \$548         \$525         \$525         \$502         \$455         \$424         \$424         \$367         \$36           62         \$624         \$624         \$575         \$575         \$551         \$557         \$533								-		-					\$230
58     \$439     \$439     \$405     \$388     \$388     \$371     \$371     \$336     \$336     \$313     \$313     \$271     \$27       59     \$489     \$489     \$451     \$451     \$431     \$431     \$412     \$412     \$374     \$374     \$349     \$349     \$301     \$30       60     \$545     \$555     \$503     \$503     \$481     \$481     \$460     \$460     \$417     \$417     \$389     \$389     \$336     \$336       61     \$595     \$595     \$548     \$548     \$525     \$525     \$502     \$502     \$455     \$424     \$424     \$367     \$36       62     \$624     \$624     \$575     \$575     \$551     \$551     \$526     \$526     \$478     \$445     \$445     \$389     \$385     \$38       63     \$631     \$631     \$582     \$582     \$557     \$557     \$533     \$533     \$484     \$484     \$451     \$451     \$389     \$389       64     \$637     \$637     \$587     \$562     \$562     \$538     \$538     \$488     \$488     \$455     \$455     \$393     \$389								-		-					\$247
59         \$489         \$489         \$451         \$431         \$431         \$412         \$412         \$374         \$374         \$349         \$349         \$301         \$30           60         \$545         \$554         \$503         \$503         \$481         \$481         \$460         \$460         \$417         \$417         \$389         \$389         \$336         \$33           61         \$595         \$595         \$548         \$548         \$525         \$525         \$502         \$455         \$455         \$424         \$367         \$36           62         \$624         \$624         \$575         \$575         \$551         \$551         \$526         \$478         \$478         \$445         \$445         \$389         \$389         \$389         \$389         \$367         \$36         \$363         \$631         \$631         \$582         \$557         \$551         \$556         \$526         \$478         \$478         \$445         \$445         \$389         \$389         \$389         \$389         \$389         \$362         \$363         \$484         \$448         \$445         \$445         \$367         \$367         \$368         \$526         \$533         \$484         \$484 <t< td=""><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td>\$271</td></t<>		-								-					\$271
60     \$545     \$545     \$503     \$503     \$481     \$480     \$460     \$417     \$417     \$389     \$389     \$336     \$336       61     \$595     \$595     \$548     \$548     \$525     \$525     \$502     \$455     \$455     \$424     \$424     \$367     \$36       62     \$624     \$624     \$575     \$575     \$551     \$551     \$526     \$526     \$478     \$478     \$445     \$445     \$385     \$385       63     \$631     \$631     \$582     \$582     \$557     \$557     \$533     \$533     \$484     \$484     \$451     \$451     \$389     \$389     \$389     \$367     \$367       63     \$631     \$631     \$582     \$557     \$557     \$533     \$533     \$484     \$484     \$451     \$451     \$389     \$389     \$389     \$367     \$367     \$367     \$367     \$369								-		-					\$301
61 \$595 \$595 \$548 \$548 \$525 \$525 \$502 \$502 \$455 \$455 \$424 \$424 \$367 \$36 62 \$624 \$624 \$575 \$575 \$551 \$551 \$526 \$526 \$478 \$478 \$445 \$445 \$385 \$385 63 \$631 \$631 \$582 \$582 \$557 \$557 \$533 \$533 \$484 \$484 \$451 \$451 \$389 \$38 64 \$637 \$637 \$587 \$587 \$562 \$562 \$538 \$538 \$488 \$488 \$455 \$455 \$393 \$38														-	\$336
62     \$624     \$624     \$575     \$575     \$551     \$551     \$526     \$478     \$478     \$445     \$385     \$385       63     \$631     \$631     \$582     \$582     \$557     \$557     \$533     \$484     \$484     \$451     \$451     \$389     \$38       64     \$637     \$637     \$587     \$587     \$562     \$562     \$538     \$538     \$488     \$488     \$455     \$455     \$393     \$38								-							\$367
63 \$631 \$631 \$582 \$582 \$557 \$557 \$533 \$533 \$484 \$484 \$451 \$451 \$389 \$38 64 \$637 \$637 \$587 \$587 \$562 \$562 \$538 \$538 \$488 \$488 \$455 \$455 \$393 \$38										-					\$385
	63	\$631		\$582	\$582		\$557	\$533	\$533	\$484	\$484	\$451	\$451		\$389
65+   \$637   \$637   \$587   \$587   \$562   \$562   \$538   \$538   \$488   \$488   \$455   \$455   \$393   \$39															\$393
711   711	65+	\$637	\$637	\$587	\$587	\$562	\$562	\$538	\$538	\$488	\$488	\$455	\$455	\$393	\$393

MONTHLY RATES EFFECTIVE 1/1/2011

					Pricing Area	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Single	19	\$311	\$294	\$286	\$278	\$261	\$252	\$230
	20	\$419	\$397	\$386	\$375	\$352	\$340	\$310
	21	\$420	\$397	\$386	\$375	\$353	\$340	\$311
	22	\$422	\$399	\$388	\$377	\$354	\$342	\$312
	23	\$424	\$402	\$391	\$379	\$357	\$344	\$314
	24	\$429	\$407	\$395	\$384	\$361	\$348	\$318
	25	\$435	\$412	\$401	\$389	\$366	\$353	\$322
	26	\$442	\$418	\$406	\$395	\$371	\$358	\$327
	27	\$465	\$440	\$428	\$416	\$391	\$377	\$344
	28	\$474	\$449	\$436	\$424	\$399	\$384	\$351
	29	\$500	\$474	\$460	\$447	\$421	\$405	\$370
	30	\$519	\$491	\$477	\$464	\$436	\$421	\$384
	31	\$539	\$511	\$496	\$482	\$453	\$437	\$399
	32	\$549	\$520	\$505	\$490	\$461	\$445	\$406
	33	\$584	\$553	\$537	\$522	\$491	\$473	\$432
	34	\$593	\$562	\$546	\$531	\$499	\$481	\$439
	35	\$596	\$564	\$549	\$533	\$501	\$483	\$441
	36	\$615	\$582	\$566	\$550	\$517	\$499	\$455
	37	\$616	\$584	\$567	\$551	\$518	\$500	\$456
	38	\$616	\$584	\$567	\$551	\$518	\$500	\$456
	39	\$617	\$584	\$568	\$552	\$519	\$500	\$457
	40	\$620	\$587	\$570	\$554	\$521	\$502	\$459
	41	\$676	\$640	\$622	\$604	\$569	\$548	\$500
	42	\$690	\$653	\$635	\$617	\$580	\$559	\$511
	43	\$702	\$665	\$646	\$628	\$590	\$569	\$520
	44	\$702	\$665	\$646	\$628	\$590	\$569	\$520
	45	\$704	\$666	\$648	\$629	\$592	\$570	\$521
	46	\$704	\$667	\$648	\$630	\$592	\$571	\$521
	47	\$707	\$670	\$651	\$632	\$595	\$573	\$523
	48	\$717	\$679	\$660	\$641	\$603	\$582	\$531 0557
	49	\$753	\$713	\$693	\$673	\$633	\$611	\$557 0570
	50 51	\$773	\$732	\$711	\$691	\$650 \$709	\$627	\$572 \$604
	52	\$843	\$798 \$925	\$776	\$753 \$770		\$683 \$707	\$624 \$645
	52 53	\$872 \$883	\$825 \$836	\$802 \$813	\$779 \$789	\$733 \$742	\$707 \$716	\$645 \$653
	53 54	\$883	\$837	\$813	\$769 \$790	\$742 \$743	\$716 \$716	\$654
	55	\$887	\$840	\$816	\$790 \$793	\$743 \$746	\$710 \$719	\$657
	56	\$935	\$886	\$861	\$836	\$746 \$786	\$719 \$758	\$692
	57	\$992	\$940	\$913	\$887	\$834	\$805	\$734
	58	\$1,007	\$954	\$927	\$901	\$847	\$817	\$746
	59	\$1,057	\$1,001	\$973	\$945	\$889	\$857	\$782
	60	\$1,082	\$1,025	\$996	\$968	\$910	\$878	\$801
	61	\$1,124	\$1,065	\$1,035	\$1,005	\$945	\$912	\$832
	62	\$1,159	\$1,098	\$1,067	\$1,036	\$975	\$940	\$858
	63	\$1,178	\$1,115	\$1,084	\$1,053	\$991	\$955	\$872
	64	\$1,205	\$1,141	\$1,109	\$1,077	\$1,013	\$977	\$892
	65+	\$1,205	\$1,141	\$1,109	\$1,077	\$1,013	\$977	\$892

MONTHLY RATES EFFECTIVE 1/1/2011

					Pricing Area	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber	19	\$814	\$771	\$749	\$728	\$684	\$660	\$602
& Spouse	20	\$814	\$771	\$749	\$728	\$684	\$660	\$602
	21	\$817	\$773	\$752	\$730	\$687	\$662	\$604
	22	\$820	\$777	\$755	\$733	\$690	\$665	\$607
	23	\$844	\$799	\$777	\$754	\$710	\$684	\$625
	24	\$849	\$804	\$781	\$759	\$714	\$688	\$628
	25	\$887	\$839	\$816	\$793	\$745	\$719	\$656
	26	\$910	\$862	\$838	\$814	\$765	\$738	\$674
	27	\$971	\$920	\$894	\$868	\$817	\$787	\$719
	28	\$979	\$927	\$901	\$876	\$824	\$794	\$725
	29	\$988	\$935	\$909	\$883	\$831	\$801	\$731
	30	\$1,005	\$951	\$925	\$898	\$845	\$815	\$744
	31	\$1,036	\$981	\$953	\$926	\$871	\$840	\$767
	32	\$1,044	\$988	\$961	\$933	\$878	\$846	\$773
	33	\$1,075	\$1,018	\$990	\$961	\$904	\$872	\$796
	34	\$1,081	\$1,024	\$995	\$966	\$909	\$876	\$800
	35	\$1,085	\$1,028	\$999	\$970	\$913	\$880	\$803
	36	\$1,115	\$1,056	\$1,026	\$997	\$938	\$904	\$825
	37	\$1,122	\$1,063	\$1,033	\$1,003	\$944	\$910	\$831
	38	\$1,125	\$1,066	\$1,036	\$1,006	\$946	\$912	\$833
	39	\$1,130	\$1,070	\$1,040	\$1,010	\$950	\$916	\$836
	40	\$1,145	\$1,084	\$1,053	\$1,023	\$962	\$928	\$847
	41	\$1,228	\$1,163	\$1,130	\$1,098	\$1,032	\$996	\$909
	42	\$1,249	\$1,183	\$1,149	\$1,116	\$1,050	\$1,013	\$924
	43	\$1,291	\$1,223	\$1,188	\$1,154	\$1,086	\$1,047	\$956
	44	\$1,306	\$1,236	\$1,202	\$1,167	\$1,098	\$1,059	\$967
	45	\$1,311	\$1,242	\$1,207	\$1,172	\$1,103	\$1,063	\$971
	46	\$1,423	\$1,347	\$1,309	\$1,272	\$1,196	\$1,154	\$1,053
	47	\$1,464	\$1,386	\$1,347	\$1,309	\$1,231	\$1,187	\$1,084
	48	\$1,475	\$1,397	\$1,358	\$1,319	\$1,241	\$1,196	\$1,092
	49	\$1,507	\$1,427	\$1,387	\$1,347	\$1,267	\$1,222	\$1,116
	50	\$1,525	\$1,444	\$1,403	\$1,363	\$1,282	\$1,236	\$1,129
	51	\$1,684	\$1,595	\$1,550	\$1,505	\$1,416	\$1,365	\$1,247
	52	\$1,767	\$1,673	\$1,626	\$1,580	\$1,486	\$1,433	\$1,308
	53	\$1,779	\$1,685	\$1,638	\$1,591	\$1,496	\$1,443	\$1,317
	54	\$1,796	\$1,701	\$1,653	\$1,606	\$1,510	\$1,456	\$1,330
	55	\$1,846	\$1,748	\$1,699	\$1,650	\$1,552	\$1,497	\$1,366
	56	\$1,907	\$1,806	\$1,755	\$1,705	\$1,604	\$1,546	\$1,412
	57	\$1,987	\$1,881	\$1,829	\$1,776	\$1,671	\$1,611	\$1,471
	58	\$2,064	\$1,955	\$1,900	\$1,846	\$1,736	\$1,674	\$1,528
	59	\$2,147	\$2,033	\$1,976	\$1,920	\$1,806	\$1,741	\$1,590
	60	\$2,172	\$2,057	\$1,999	\$1,942	\$1,827	\$1,762	\$1,608
	61	\$2,253	\$2,133	\$2,073	\$2,014	\$1,894	\$1,827	\$1,668
	62	\$2,315	\$2,192	\$2,130	\$2,069	\$1,946	\$1,877	\$1,713
	63	\$2,333	\$2,209	\$2,148	\$2,086	\$1,962	\$1,892	\$1,727
	64	\$2,388	\$2,262	\$2,198	\$2,135	\$2,008	\$1,937	\$1,768
	65+	\$2,388	\$2,262	\$2,198	\$2,135	\$2,008	\$1,937	\$1,768

MONTHLY RATES EFFECTIVE 1/1/2011

					Pricing Are	<u></u> а		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber	19	\$612	\$580	\$563	\$547	\$515	\$496	\$453
& Child	20	\$730	\$692	\$672	\$653	\$614	\$592	\$541
	21	\$730	\$692	\$672	\$653	\$614	\$592	\$541
	22	\$730	\$692	\$672	\$653	\$614	\$592	\$541
	23	\$730	\$692	\$672	\$653	\$614	\$592	\$541
	24	\$730	\$692	\$672	\$653	\$614	\$592	\$541
	25	\$730	\$692	\$672	\$653	\$614	\$592	\$541
	26	\$733	\$695	\$675	\$656	\$617	\$595	\$543
	27	\$741	\$702	\$682	\$663	\$623	\$601	\$549
	28	\$749	\$709	\$690	\$670	\$630	\$607	\$554
	29	\$773	\$732	\$712	\$691	\$650	\$627	\$572
	30	\$784	\$743	\$722	\$701	\$659	\$636	\$580
	31	\$800	\$757	\$736	\$715	\$672	\$648	\$592
	32	\$808	\$765	\$744	\$722	\$679	\$655	\$598
	33	\$844	\$799	\$777	\$755	\$710	\$684	\$625
	34	\$845	\$800	\$778	\$755	\$711	\$685	\$626
	35	\$845	\$800	\$778	\$755	\$711	\$685	\$626
	36	\$845	\$800	\$778	\$755	\$711	\$685	\$626
	37	\$845	\$800	\$778	\$755	\$711	\$685	\$626
	38	\$845	\$800	\$778	\$755	\$711	\$685	\$626
	39	\$845	\$800	\$778	\$755	\$711	\$685	\$626
	40	\$849	\$804	\$781	\$759	\$714	\$688	\$628
	41	\$924	\$875	\$851	\$826	\$777	\$749	\$684
	42	\$931	\$881	\$857	\$832	\$783	\$755	\$689
	43	\$940	\$890	\$865	\$840	\$790	\$762	\$696
	44	\$941	\$891	\$866	\$841	\$791	\$763	\$696
	45	\$945	\$895	\$870	\$845	\$794	\$766	\$699
	46	\$957	\$906	\$881	\$856	\$805	\$776	\$708
	47	\$961	\$910	\$885	\$859	\$808	\$779	\$711
	48	\$970	\$919	\$893	\$867	\$816	\$787	\$718
	49	\$1,003	\$950	\$923	\$897	\$843	\$813	\$742
	50	\$1,020	\$966	\$939	\$912	\$858	\$827	\$755
	51	\$1,119	\$1,060	\$1,030	\$1,001	\$941	\$908	\$828
	52	\$1,147	\$1,086	\$1,055	\$1,025	\$964	\$930	\$849
	53	\$1,158	\$1,097	\$1,066	\$1,035	\$974	\$939	\$857
	54	\$1,159	\$1,097	\$1,067	\$1,036	\$975	\$940	\$858
	55	\$1,164	\$1,102	\$1,071	\$1,040	\$979	\$944	\$861
	56	\$1,225	\$1,160	\$1,127	\$1,095	\$1,030	\$993	\$907
	57	\$1,281	\$1,213	\$1,179	\$1,145	\$1,077	\$1,039	\$948
	58	\$1,296	\$1,228	\$1,193	\$1,159	\$1,090	\$1,051	\$960
	59	\$1,344	\$1,273	\$1,237	\$1,202	\$1,130	\$1,090	\$995
	60	\$1,369	\$1,297	\$1,260	\$1,224	\$1,151	\$1,110	\$1,014
	61	\$1,431	\$1,355	\$1,317	\$1,280	\$1,204	\$1,161	\$1,060
	62	\$1,465	\$1,387	\$1,349	\$1,310	\$1,232	\$1,188	\$1,085
	63	\$1,482	\$1,403	\$1,364	\$1,325	\$1,246	\$1,202	\$1,097
	64	\$1,512	\$1,432	\$1,391	\$1,351	\$1,271	\$1,226	\$1,119
	65+	\$1,512	\$1,432	\$1,391	\$1,351	\$1,271	\$1,226	\$1,119

MONTHLY RATES EFFECTIVE 1/1/2011

					Pricing Area	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Family	19	\$1,161	\$1,100	\$1,069	\$1,038	\$976	\$942	\$860
	20	\$1,161	\$1,100	\$1,069	\$1,038	\$976	\$942	\$860
	21	\$1,161	\$1,100	\$1,069	\$1,038	\$976	\$942	\$860
	22	\$1,161	\$1,100	\$1,069	\$1,038	\$976	\$942	\$860
	23	\$1,163	\$1,101	\$1,070	\$1,040	\$978	\$943	\$861
	24	\$1,168	\$1,106	\$1,075	\$1,044	\$982	\$947	\$864
	25	\$1,210	\$1,146	\$1,113	\$1,081	\$1,017	\$981	\$895
	26	\$1,227	\$1,161	\$1,129	\$1,096	\$1,031	\$995	\$908
	27	\$1,310	\$1,241	\$1,206	\$1,171	\$1,102	\$1,063	\$970
	28	\$1,326	\$1,256	\$1,221	\$1,186	\$1,115	\$1,076	\$982
	29	\$1,343	\$1,272	\$1,236	\$1,201	\$1,130	\$1,089	\$994
	30	\$1,378	\$1,305	\$1,268	\$1,232	\$1,159	\$1,117	\$1,020
	31	\$1,412	\$1,337	\$1,299	\$1,262	\$1,187	\$1,145	\$1,045
	32	\$1,423	\$1,347	\$1,309	\$1,272	\$1,196	\$1,154	\$1,053
	33	\$1,463	\$1,386	\$1,347	\$1,308	\$1,231	\$1,187	\$1,083
	34	\$1,470	\$1,392	\$1,353	\$1,314	\$1,236	\$1,192	\$1,088
	35	\$1,488	\$1,409	\$1,369	\$1,330	\$1,251	\$1,207	\$1,101
	36	\$1,507	\$1,427	\$1,387	\$1,347	\$1,267	\$1,222	\$1,116
	37	\$1,527	\$1,446	\$1,406	\$1,365	\$1,284	\$1,238	\$1,130
	38	\$1,527	\$1,446	\$1,406	\$1,365	\$1,284	\$1,238	\$1,130
	39	\$1,527	\$1,446	\$1,406	\$1,365	\$1,284	\$1,238	\$1,130
	40	\$1,527	\$1,446	\$1,406	\$1,365	\$1,284	\$1,238	\$1,130
	41	\$1,532	\$1,451	\$1,410	\$1,369	\$1,288	\$1,242	\$1,134
	42	\$1,538	\$1,457	\$1,416	\$1,375	\$1,294	\$1,247	\$1,139
	43	\$1,562	\$1,479	\$1,438	\$1,396	\$1,313	\$1,267	\$1,156
	44	\$1,571	\$1,487	\$1,446	\$1,404	\$1,321	\$1,274	\$1,163
	45	\$1,607	\$1,522	\$1,479	\$1,437	\$1,351	\$1,303	\$1,190
	46	\$1,645	\$1,558	\$1,514	\$1,470	\$1,383	\$1,334	\$1,218
	47	\$1,730	\$1,638	\$1,592	\$1,547	\$1,455	\$1,403	\$1,281
	48	\$1,751	\$1,658	\$1,612	\$1,565	\$1,472	\$1,420	\$1,296
	49	\$1,787	\$1,692	\$1,645	\$1,598	\$1,503	\$1,449	\$1,323
	50	\$1,796	\$1,701	\$1,653	\$1,605	\$1,510	\$1,456	\$1,329
	51	\$1,888	\$1,788	\$1,738	\$1,688	\$1,588	\$1,531	\$1,398
	52	\$1,962	\$1,858	\$1,806	\$1,754	\$1,650	\$1,591	\$1,452
	53	\$1,981	\$1,875	\$1,823	\$1,771	\$1,665	\$1,606	\$1,466
	54	\$2,000	\$1,894	\$1,841	\$1,788	\$1,682	\$1,622	\$1,481
	55	\$2,049	\$1,940	\$1,886	\$1,832	\$1,723	\$1,662	\$1,517
	56	\$2,099	\$1,987	\$1,932	\$1,876	\$1,765	\$1,702	\$1,554
	57	\$2,173	\$2,058	\$2,000	\$1,942	\$1,827	\$1,762	\$1,608
	58	\$2,250	\$2,130	\$2,071	\$2,011	\$1,892	\$1,824	\$1,665
	59	\$2,276	\$2,156	\$2,095	\$2,035	\$1,914	\$1,846	\$1,685
	60	\$2,326	\$2,202	\$2,141	\$2,079	\$1,956	\$1,886	\$1,722
	61	\$2,448	\$2,319	\$2,254	\$2,189	\$2,059	\$1,985	\$1,813
	62	\$2,507	\$2,374	\$2,308	\$2,242	\$2,109	\$2,033	\$1,856
	63	\$2,558	\$2,422	\$2,354	\$2,286	\$2,151	\$2,074	\$1,893
	64	\$2,573	\$2,437	\$2,369	\$2,300	\$2,164	\$2,087	\$1,905
	65+	\$2,573	\$2,437	\$2,369	\$2,300	\$2,164	\$2,087	\$1,905

MONTHLY RATES EFFECTIVE 1/1/2011

		Pricing Area								
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7		
Subscriber	19	\$966	\$914	\$889	\$863	\$812	\$783	\$715		
& Children	20	\$1,127	\$1,067	\$1,037	\$1,008	\$948	\$914	\$834		
	21	\$1,127	\$1,067	\$1,037	\$1,008	\$948	\$914	\$834		
	22	\$1,127	\$1,067	\$1,037	\$1,008	\$948	\$914	\$834		
	23	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835		
	24	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835		
	25	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835		
	26	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835		
	27	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835		
	28	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835		
	29	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835		
	30	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835		
	31	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835		
	32	\$1,133	\$1,073	\$1,043	\$1,013	\$952	\$918	\$838		
	33	\$1,170	\$1,108	\$1,077	\$1,046	\$984	\$948	\$866		
	34	\$1,192	\$1,128	\$1,097	\$1,065	\$1,002	\$966	\$882		
	35	\$1,192	\$1,128	\$1,097	\$1,065	\$1,002	\$966	\$882		
	36	\$1,192	\$1,128	\$1,097	\$1,065	\$1,002	\$966	\$882		
	37	\$1,192	\$1,128	\$1,097	\$1,065	\$1,002	\$966	\$882		
	38	\$1,192	\$1,128	\$1,097	\$1,065	\$1,002	\$966	\$882		
	39	\$1,192	\$1,128	\$1,097	\$1,065	\$1,002	\$966	\$882		
	40	\$1,197	\$1,133	\$1,101	\$1,070	\$1,006	\$970	\$886		
	41	\$1,265	\$1,198	\$1,165	\$1,131	\$1,064	\$1,026	\$937		
	42	\$1,286	\$1,218	\$1,184	\$1,150	\$1,081	\$1,043	\$952		
	43	\$1,291	\$1,223	\$1,189	\$1,155	\$1,086	\$1,047	\$956		
	44	\$1,299	\$1,230	\$1,195	\$1,161	\$1,092	\$1,053	\$961		
	45	\$1,304	\$1,235	\$1,200	\$1,166	\$1,097	\$1,057	\$965		
	46	\$1,304	\$1,235	\$1,200	\$1,166	\$1,097	\$1,057	\$965		
	47	\$1,304	\$1,235	\$1,200	\$1,166	\$1,097	\$1,057	\$965		
	48	\$1,309	\$1,240	\$1,205	\$1,171	\$1,101	\$1,062	\$969		
	49	\$1,354	\$1,282	\$1,246	\$1,210	\$1,139	\$1,098	\$1,002		
	50	\$1,360	\$1,288	\$1,251	\$1,216	\$1,143	\$1,103	\$1,006		
	51	\$1,457	\$1,379	\$1,341	\$1,302	\$1,225	\$1,181	\$1,078		
	52	\$1,480	\$1,401	\$1,362	\$1,323	\$1,244	\$1,200	\$1,095		
	53	\$1,490	\$1,411	\$1,371	\$1,332	\$1,253	\$1,208	\$1,103		
	54	\$1,490	\$1,411	\$1,371	\$1,332	\$1,253	\$1,208	\$1,103		
	55	\$1,496	\$1,417	\$1,377	\$1,338	\$1,258	\$1,213	\$1,108		
	56	\$1,543	\$1,461	\$1,420	\$1,379	\$1,297	\$1,251	\$1,142		
	57	\$1,593	\$1,509	\$1,467	\$1,424	\$1,340	\$1,292	\$1,179		
	58	\$1,600	\$1,515	\$1,473	\$1,430	\$1,346	\$1,297	\$1,184		
	59	\$1,629	\$1,543	\$1,500	\$1,456	\$1,370	\$1,321	\$1,206		
	60	\$1,678	\$1,589	\$1,545	\$1,501	\$1,411	\$1,361	\$1,242		
	61	\$1,770	\$1,677	\$1,630	\$1,583	\$1,489	\$1,436	\$1,311		
	62	\$1,798	\$1,702	\$1,655	\$1,607	\$1,512	\$1,458	\$1,331		
	63	\$1,798	\$1,702	\$1,655	\$1,607	\$1,512	\$1,458	\$1,331		
	64	\$1,801	\$1,705	\$1,658	\$1,610	\$1,514	\$1,460	\$1,333		
	65+	\$1,801	\$1,705	\$1,658	\$1,610	\$1,514	\$1,460	\$1,333		

MONTHLY RATES EFFECTIVE 1/1/2011

					Pricing Area	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Single Child	0	\$385	\$365	\$355	\$344	\$324	\$312	\$285
	1	\$329	\$311	\$303	\$294	\$276	\$267	\$243
	2	\$322	\$305	\$296	\$288	\$271	\$261	\$238
	3	\$316	\$299	\$291	\$283	\$266	\$256	\$234
	4	\$311	\$294	\$286	\$278	\$261	\$252	\$230
	5	\$306	\$289	\$281	\$273	\$257	\$248	\$226
	6	\$301	\$285	\$277	\$269	\$253	\$244	\$223
	7	\$298	\$282	\$274	\$266	\$250	\$241	\$220
	8	\$298	\$282	\$274	\$266	\$250	\$241	\$220
	9	\$298	\$283	\$275	\$267	\$251	\$242	\$221
	10	\$300	\$284	\$276	\$268	\$252	\$243	\$222
	11	\$300	\$284	\$276	\$268	\$252	\$243	\$222
	12	\$300	\$284	\$276	\$268	\$252	\$243	\$222
	13	\$301	\$285	\$277	\$269	\$253	\$244	\$223
	14	\$303	\$287	\$279	\$271	\$255	\$245	\$224
	15 16	\$304	\$288	\$280	\$272	\$256	\$246	\$225
	16	\$305	\$289	\$281	\$273	\$257	\$247	\$226
	17 18	\$307 \$308	\$290 \$292	\$282 \$284	\$274 \$276	\$258 \$259	\$249 \$250	\$227 \$228
O Children								
2 Children	0 1	\$687 \$625	\$650 \$592	\$632 \$575	\$614 \$559	\$577 \$526	\$557 \$507	\$508 \$463
	2			\$569		\$520 \$520		\$463 \$458
	3	\$619 \$608	\$586 \$576	\$560	\$553 \$544	\$520 \$511	\$502 \$493	\$450 \$450
	4	\$599	\$576 \$567	\$550 \$552	\$536	\$504	\$493 \$486	\$430 \$443
	5	\$595 \$595	\$563	\$547	\$530 \$532	\$504 \$500	\$480 \$482	\$440
	6	\$593 \$592	\$561	\$547 \$545	\$529	\$498	\$480	\$438
	7	\$588	\$557	\$541	\$526	\$495	\$477	\$435
	8	\$589	\$558	\$542	\$526	\$495	\$477	\$436
	9	\$591	\$559	\$544	\$528	\$497	\$479	\$437
	10	\$593	\$562	\$546	\$530	\$499	\$481	\$439
	11	\$594	\$562	\$546	\$531	\$499	\$481	\$439
	12	\$595	\$563	\$548	\$532	\$500	\$482	\$440
	13	\$598	\$566	\$550	\$534	\$502	\$484	\$442
	14	\$600	\$568	\$552	\$537	\$505	\$487	\$444
	15	\$602	\$570	\$554	\$538	\$506	\$488	\$446
	16	\$605	\$573	\$557	\$541	\$508	\$490	\$448
	17	\$607	\$575	\$559	\$543	\$510	\$492	\$449
	18	\$609	\$577	\$561	\$545	\$512	\$494	\$451
3+ Children	0	\$1,126	\$1,066	\$1,036	\$1,006	\$947	\$913	\$833
	1	\$912	\$864	\$840	\$816	\$767	\$740	\$675
	2	\$883	\$836	\$813	\$789	\$742	\$716	\$654
	3	\$887	\$840	\$816	\$793	\$746	\$719	\$656
	4	\$892	\$845	\$821	\$798	\$750	\$723	\$660
	5	\$893	\$846	\$822	\$799	\$751	\$724	\$661
	6	\$893	\$846	\$822	\$799	\$751	\$724	\$661
	7	\$893	\$846	\$822	\$799	\$751	\$724	\$661
	8	\$897	\$850	\$826	\$802	\$754	\$727	\$664
	9	\$905	\$857	\$833	\$809	\$761	\$734	\$670
	10	\$907	\$859	\$834	\$811	\$762	\$735	\$671
	11	\$910	\$862	\$838	\$814	\$766	\$738	\$674
	12	\$923	\$874	\$850	\$825	\$776	\$749	\$683
	13	\$927	\$878	\$853	\$829	\$780	\$752	\$686
	14	\$938	\$888	\$863	\$838	\$789	\$761	\$694
	15	\$952	\$901	\$876	\$851	\$801	\$772	\$705
	16	\$961	\$910	\$885	\$860	\$809	\$780	\$712
	17	\$961	\$910	\$885	\$860	\$809	\$780	\$712
	18	\$961	\$910	\$885	\$860	\$809	\$780	\$712

MONTHLY RATES EFFECTIVE 1/1/2011

					Pricing Area	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Single	19	\$283	\$267	\$259	\$251	\$235	\$226	\$205
	20	\$385	\$363	\$353	\$342	\$321	\$308	\$280
	21	\$386	\$364	\$354	\$343	\$321	\$309	\$280
	22	\$387	\$366	\$355	\$344	\$323	\$310	\$282
	23	\$390	\$369	\$358	\$347	\$325	\$313	\$284
	24	\$395	\$373	\$362	\$351	\$329	\$317	\$287
	25	\$401	\$379	\$368	\$356	\$334	\$321	\$292
	26	\$408	\$385	\$374	\$362	\$339	\$327	\$296
	27	\$431	\$407	\$395	\$383	\$359	\$345	\$313
	28	\$440	\$416	\$403	\$391	\$367	\$353	\$320
	29	\$467	\$441	\$428	\$415	\$389	\$374	\$339
	30	\$485	\$458	\$445	\$431	\$404	\$389	\$353
	31	\$506	\$478	\$464	\$449	\$421	\$405	\$368
	32	\$515	\$487	\$472	\$458	\$429	\$413	\$375
	33	\$551	\$520	\$505	\$489	\$459	\$441	\$400
	34	\$561	\$529	\$514	\$498	\$467	\$449	\$408
	35	\$563	\$532	\$516	\$500	\$469	\$451	\$409
	36	\$582	\$550	\$534	\$518	\$485	\$467	\$424
	37	\$584	\$551	\$535	\$519	\$486	\$468	\$425
	38	\$584	\$551	\$535	\$519	\$486	\$468	\$425
	39	\$584	\$552	\$536	\$519	\$487	\$468	\$425
	40	\$587	\$554	\$538	\$522	\$489	\$470	\$427
	41	\$644	\$608	\$590	\$572	\$536	\$516	\$468
	42	\$658	\$621	\$603	\$584	\$548	\$527	\$478
	43	\$670	\$633	\$614	\$596	\$558	\$537	\$487
	44	\$670	\$633	\$614	\$596	\$558	\$537	\$487
	45	\$672	\$634	\$616	\$597	\$559	\$538	\$488
	46	\$672	\$635	\$616	\$597	\$560	\$539	\$489
	47	\$675	\$638	\$619	\$600	\$562	\$541	\$491
	48	\$685	\$647	\$628	\$609	\$571	\$549	\$498
	49	\$721	\$681	\$661	\$641	\$601	\$578	\$524
	50	\$741	\$700	\$679	\$659	\$617	\$594	\$539
	51	\$812	\$766	\$744	\$721	\$676	\$650	\$590
	52	\$841	\$794	\$771	\$747	\$700	\$674	\$611
	53	\$852	\$805	\$781	\$757	\$710	\$683	\$620
	54	\$853	\$805	\$782	\$758	\$710	\$683	\$620
	55	\$856	\$809	\$785	\$761	\$713	\$686	\$623
	56	\$905	\$854	\$829	\$804	\$754	\$725	\$658
	57	\$962	\$909	\$882	\$855	\$802	\$771	\$700
	58	\$978	\$923	\$896	\$869	\$814	\$783	\$711
	59	\$1,028	\$970	\$942	\$913	\$856	\$824	\$747
	60	\$1,053	\$994	\$965	\$936	\$877	\$844	\$766
	61	\$1,095	\$1,034	\$1,004	\$973	\$912	\$878	\$796
	62	\$1,130	\$1,068	\$1,036	\$1,005	\$942	\$906	\$822
	63	\$1,149	\$1,085	\$1,053	\$1,021	\$957	\$921	\$836
	64	\$1,177	\$1,111	\$1,078	\$1,046	\$980	\$943	\$856
	65+	\$1,177	\$1,111	\$1,078	\$1,046	\$980	\$943	\$856

MONTHLY RATES EFFECTIVE 1/1/2011

					Pricing Area	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber	19	\$717	\$677	\$657	\$637	\$597	\$574	\$521
& Spouse	20	\$717	\$677	\$657	\$637	\$597	\$574	\$521
	21	\$720	\$679	\$659	\$639	\$599	\$577	\$523
	22	\$723	\$682	\$662	\$642	\$602	\$579	\$525
	23	\$746	\$705	\$684	\$663	\$622	\$598	\$543
	24	\$752	\$710	\$689	\$668	\$626	\$602	\$546
	25	\$789	\$746	\$724	\$702	\$658	\$633	\$574
	26	\$813	\$768	\$745	\$723	\$677	\$652	\$591
	27	\$875	\$826	\$802	\$777	\$729	\$701	\$636
	28	\$883	\$834	\$809	\$785	\$736	\$708	\$642
	29	\$891	\$842	\$817	\$792	\$743	\$714	\$648
	30	\$908	\$858	\$832	\$807	\$757	\$728	\$661
	31	\$940	\$888	\$861	\$835	\$783	\$753	\$683
	32	\$948	\$895	\$869	\$842	\$790	\$760	\$689
	33	\$980	\$925	\$898	\$870	\$816	\$785	\$712
	34	\$986	\$931	\$903	\$876	\$821	\$790	\$717
	35	\$990	\$935	\$907	\$880	\$825	\$793	\$720
	36	\$1,054	\$995	\$966	\$937	\$878	\$845	\$767
	37	\$1,062	\$1,003	\$973	\$944	\$885	\$851	\$772
	38	\$1,065	\$1,006	\$976	\$946	\$887	\$853	\$774
	39	\$1,069	\$1,010	\$980	\$950	\$891	\$857	\$778
	40	\$1,084	\$1,024	\$993	\$963	\$903	\$869	\$788
	41	\$1,168	\$1,103	\$1,070	\$1,038	\$973	\$936	\$849
	42	\$1,189	\$1,123	\$1,090	\$1,057	\$990	\$953	\$865
	43	\$1,232	\$1,163	\$1,129	\$1,094	\$1,026	\$987	\$896
	44	\$1,247	\$1,177	\$1,143	\$1,108	\$1,038	\$999	\$907
	45	\$1,252	\$1,182	\$1,147	\$1,112	\$1,043	\$1,003	\$910
	46	\$1,364	\$1,288	\$1,250	\$1,212	\$1,136	\$1,093	\$992
	47	\$1,406	\$1,327	\$1,288	\$1,249	\$1,171	\$1,127	\$1,022
	48	\$1,417	\$1,338	\$1,299	\$1,259	\$1,181	\$1,136	\$1,031
	49	\$1,449	\$1,368	\$1,328	\$1,288	\$1,207	\$1,161	\$1,054
	50	\$1,467	\$1,385	\$1,344	\$1,304	\$1,222	\$1,176	\$1,067
	51	\$1,627	\$1,537	\$1,491	\$1,446	\$1,355	\$1,304	\$1,183
	52	\$1,711	\$1,616	\$1,568	\$1,520	\$1,425	\$1,371	\$1,244
	53	\$1,723	\$1,627	\$1,579	\$1,531	\$1,436	\$1,381	\$1,253
	54	\$1,740	\$1,643	\$1,595	\$1,546	\$1,450	\$1,395	\$1,266
	55	\$1,790	\$1,690	\$1,641	\$1,591	\$1,491	\$1,435	\$1,302
	56	\$1,852	\$1,749	\$1,697	\$1,646	\$1,543	\$1,484	\$1,347
	57	\$1,932	\$1,824	\$1,771	\$1,717	\$1,609	\$1,549	\$1,405
	58	\$2,010	\$1,899	\$1,843	\$1,787	\$1,675	\$1,611	\$1,462
	59	\$2,094	\$1,977	\$1,919	\$1,861	\$1,744	\$1,678	\$1,523
	60	\$2,119	\$2,001	\$1,942	\$1,883	\$1,765	\$1,698	\$1,541
	61	\$2,200	\$2,078	\$2,016	\$1,955	\$1,833	\$1,763	\$1,600
	62	\$2,262	\$2,136	\$2,074	\$2,011	\$1,885	\$1,813	\$1,645
	63	\$2,281	\$2,154	\$2,091	\$2,027	\$1,900	\$1,828	\$1,659
	64	\$2,337	\$2,206	\$2,141	\$2,076	\$1,946	\$1,873	\$1,699
	65+	\$2,337	\$2,206	\$2,141	\$2,076	\$1,946	\$1,873	\$1,699

MONTHLY RATES EFFECTIVE 1/1/2011

					Pricing Are	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber	19	\$589	\$556	\$540	\$523	\$491	\$472	\$428
& Child	20	\$681	\$643	\$624	\$605	\$567	\$546	\$495
	21	\$681	\$643	\$624	\$605	\$567	\$546	\$495
	22	\$681	\$643	\$624	\$605	\$567	\$546	\$495
	23	\$681	\$643	\$624	\$605	\$567	\$546	\$495
	24	\$681	\$643	\$624	\$605	\$567	\$546	\$495
	25	\$681	\$643	\$624	\$605	\$567	\$546	\$495
	26	\$684	\$646	\$627	\$608	\$569	\$548	\$497
	27	\$691	\$653	\$634	\$614	\$576	\$554	\$503
	28	\$699	\$660	\$641	\$622	\$583	\$561	\$509
	29	\$724	\$683	\$663	\$643	\$603	\$580	\$526
	30	\$733	\$693	\$672	\$652	\$611	\$588	\$533
	31	\$737	\$696	\$675	\$655	\$614	\$590	\$536
	32	\$745	\$703	\$683	\$662	\$620	\$597	\$542
	33	\$782	\$738	\$716	\$694	\$651	\$626	\$568
	34	\$783	\$739	\$717	\$695	\$652	\$627	\$569
	35	\$783	\$739	\$717	\$695	\$652	\$627	\$569
	36	\$783	\$739	\$717	\$695	\$652	\$627	\$569
	37	\$783	\$739	\$717	\$695	\$652	\$627	\$569
	38	\$783	\$739	\$717	\$695	\$652	\$627	\$569
	39	\$783	\$739	\$717	\$695	\$652	\$627	\$569
	40	\$786	\$742	\$720	\$698	\$655	\$630	\$571
	41	\$862	\$814	\$790	\$766	\$718	\$691	\$627
	42	\$868	\$820	\$796	\$772	\$723	\$696	\$632
	43	\$878	\$829	\$805	\$780	\$732	\$704	\$639
	44	\$879	\$830	\$806	\$781	\$732	\$704	\$639
	45	\$883	\$834	\$809	\$784	\$735	\$707	\$642
	46	\$895	\$846	\$821	\$796	\$746	\$718	\$651
	47	\$899	\$849	\$824	\$799	\$749	\$721	\$654
	48	\$908	\$858	\$832	\$807	\$757	\$728	\$661
	49	\$941	\$889	\$863	\$836	\$784	\$754	\$684
	50	\$959	\$906	\$879	\$852	\$799	\$769	\$697
	51	\$1,058	\$999	\$970	\$941	\$882	\$848	\$770
	52	\$1,086	\$1,026	\$995	\$965	\$905	\$870	\$790
	53	\$1,098	\$1,037	\$1,006	\$976	\$914	\$880	\$798
	54	\$1,099	\$1,038	\$1,007	\$976	\$915	\$881	\$799
	55	\$1,103	\$1,042	\$1,011	\$980	\$919	\$884	\$802
	56	\$1,165	\$1,100	\$1,067	\$1,035	\$970	\$934	\$847
	57	\$1,221	\$1,153	\$1,119	\$1,085	\$1,017	\$979	\$888
	58	\$1,237	\$1,168	\$1,133	\$1,099	\$1,030	\$991	\$899
	59	\$1,285	\$1,213	\$1,178	\$1,142	\$1,070	\$1,030	\$934
	60	\$1,310	\$1,237	\$1,201	\$1,164	\$1,091	\$1,050	\$953
	61	\$1,373	\$1,296	\$1,258	\$1,220	\$1,144	\$1,100	\$998
	62	\$1,407	\$1,329	\$1,289	\$1,250	\$1,172	\$1,128	\$1,023
	63	\$1,424	\$1,344	\$1,305	\$1,265	\$1,186	\$1,141	\$1,035
	64	\$1,454	\$1,373	\$1,332	\$1,292	\$1,211	\$1,165	\$1,057
	65+	\$1,454	\$1,373	\$1,332	\$1,292	\$1,211	\$1,165	\$1,057

MONTHLY RATES EFFECTIVE 1/1/2011

					Pricing Area	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Family	19	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	20	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	21	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	22	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	23	\$1,068	\$1,009	\$979	\$949	\$890	\$856	\$777
	24	\$1,073	\$1,013	\$983	\$953	\$894	\$860	\$780
	25	\$1,115	\$1,053	\$1,022	\$991	\$929	\$894	\$811
	26	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	27	\$1,216	\$1,149	\$1,115	\$1,081	\$1,013	\$975	\$885
	28	\$1,232	\$1,164	\$1,130	\$1,095	\$1,027	\$988	\$896
	29	\$1,249	\$1,180	\$1,145	\$1,110	\$1,041	\$1,001	\$909
	30	\$1,284	\$1,213	\$1,177	\$1,141	\$1,070	\$1,029	\$934
	31	\$1,318	\$1,245	\$1,208	\$1,172	\$1,098	\$1,057	\$959
	32	\$1,329	\$1,255	\$1,218	\$1,181	\$1,107	\$1,065	\$967
	33	\$1,371	\$1,295	\$1,256	\$1,218	\$1,142	\$1,099	\$997
	34	\$1,377	\$1,300	\$1,262	\$1,223	\$1,147	\$1,103	\$1,001
	35	\$1,395	\$1,317	\$1,279	\$1,240	\$1,162	\$1,118	\$1,015
	36	\$1,415	\$1,336	\$1,296	\$1,257	\$1,178	\$1,134	\$1,029
	37	\$1,435	\$1,355	\$1,315	\$1,275	\$1,195	\$1,150	\$1,044
	38	\$1,435	\$1,355	\$1,315	\$1,275	\$1,195	\$1,150	\$1,044
	39	\$1,435	\$1,355	\$1,315	\$1,275	\$1,195	\$1,150	\$1,044
	40	\$1,435	\$1,355	\$1,315	\$1,275	\$1,195	\$1,150	\$1,044
	41	\$1,440	\$1,360	\$1,320	\$1,280	\$1,199	\$1,154	\$1,047
	42	\$1,446	\$1,365	\$1,325	\$1,285	\$1,204	\$1,159	\$1,052
	43	\$1,470	\$1,388	\$1,347	\$1,306	\$1,224	\$1,178	\$1,069
	44	\$1,478	\$1,396	\$1,355	\$1,314	\$1,232	\$1,185	\$1,075
	45	\$1,515	\$1,431	\$1,388	\$1,346	\$1,262	\$1,214	\$1,102
	46	\$1,553	\$1,467	\$1,423	\$1,380	\$1,294	\$1,245	\$1,129
	47	\$1,639	\$1,548	\$1,502	\$1,457	\$1,365	\$1,314	\$1,192
	48	\$1,660	\$1,568	\$1,522	\$1,475	\$1,383	\$1,331	\$1,207
	49	\$1,696	\$1,602	\$1,555	\$1,508	\$1,413	\$1,360	\$1,234
	50	\$1,705	\$1,610	\$1,563	\$1,515	\$1,421	\$1,367	\$1,240
	51	\$1,798	\$1,698	\$1,648	\$1,598	\$1,498	\$1,441	\$1,308
	52	\$1,872	\$1,768	\$1,716	\$1,664	\$1,560	\$1,501	\$1,362
	53	\$1,891	\$1,786	\$1,733	\$1,681	\$1,575	\$1,516	\$1,375
	54	\$1,911	\$1,805	\$1,752	\$1,698	\$1,592	\$1,532	\$1,390
	55 50	\$1,960	\$1,851	\$1,797	\$1,742	\$1,633	\$1,571	\$1,426
	56 57	\$2,010	\$1,898	\$1,843	\$1,787	\$1,675	\$1,611 \$1,671	\$1,462
	57 50	\$2,085	\$1,969 \$2,042	\$1,911	\$1,853 \$1,022	\$1,737 \$1,801	\$1,671	\$1,516 \$1,572
	58 50	\$2,162	\$2,042	\$1,982	\$1,922	\$1,801	\$1,733	\$1,573
	59	\$2,189	\$2,067	\$2,006	\$1,945 \$1,000	\$1,824 \$1,865	\$1,755 \$1,705	\$1,592 \$1,639
	60	\$2,239	\$2,114	\$2,052	\$1,990 \$2,100	\$1,865 \$1,069	\$1,795 \$1,804	\$1,628 \$1,710
	61	\$2,362	\$2,231	\$2,165	\$2,100	\$1,968	\$1,894	\$1,718 \$1,761
	62 63	\$2,422	\$2,287	\$2,220	\$2,152	\$2,017	\$1,941	\$1,761 \$1,709
	63	\$2,472	\$2,335	\$2,266	\$2,197	\$2,060	\$1,982 \$1,004	\$1,798 \$1,810
	64	\$2,488	\$2,350	\$2,281	\$2,211	\$2,073	\$1,994 \$1,004	\$1,810
	65+	\$2,488	\$2,350	\$2,281	\$2,211	\$2,073	\$1,994	\$1,810

MONTHLY RATES EFFECTIVE 1/1/2011

					Pricing Are	<u></u> а		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber	19	\$931	\$879	\$853	\$827	\$776	\$746	\$677
& Children	20	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	21	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	22	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	23	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	24	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	25	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	26	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	27	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	28	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	29	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	30	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	31	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	32	\$1,072	\$1,012	\$982	\$953	\$893	\$859	\$780
	33	\$1,109	\$1,047	\$1,017	\$986	\$924	\$889	\$807
	34	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	35	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	36	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	37	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	38	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	39	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	40	\$1,136	\$1,073	\$1,042	\$1,010	\$947	\$911	\$826
	41	\$1,206	\$1,138	\$1,105	\$1,071	\$1,004	\$966	\$877
	42	\$1,227	\$1,158	\$1,124	\$1,090	\$1,022	\$983	\$892
	43	\$1,232	\$1,163	\$1,129	\$1,095	\$1,026	\$987	\$896
	44	\$1,239	\$1,170	\$1,136	\$1,101	\$1,032	\$993	\$901
	45	\$1,245	\$1,176	\$1,141	\$1,106	\$1,037	\$998	\$905
	46	\$1,245	\$1,176	\$1,141	\$1,106	\$1,037	\$998	\$905
	47	\$1,245	\$1,176	\$1,141	\$1,106	\$1,037	\$998	\$905
	48	\$1,250	\$1,180	\$1,146	\$1,111	\$1,041	\$1,002	\$909
	49	\$1,295	\$1,223	\$1,187	\$1,151	\$1,079	\$1,038	\$942
	50	\$1,301	\$1,228	\$1,192	\$1,156	\$1,083	\$1,042	\$946
	51	\$1,398	\$1,320	\$1,282	\$1,243	\$1,165	\$1,121	\$1,017
	52	\$1,422	\$1,343	\$1,303	\$1,263	\$1,184	\$1,139	\$1,034
	53	\$1,432	\$1,352	\$1,313	\$1,273	\$1,193	\$1,148	\$1,042
	54	\$1,432	\$1,352	\$1,313	\$1,273	\$1,193	\$1,148	\$1,042
	55	\$1,438	\$1,358	\$1,318	\$1,278	\$1,198	\$1,153	\$1,046
	56	\$1,485	\$1,402	\$1,361	\$1,320	\$1,237	\$1,190	\$1,080
	57	\$1,536	\$1,451	\$1,408	\$1,365	\$1,280	\$1,231	\$1,117
	58	\$1,543	\$1,457	\$1,414	\$1,371	\$1,285	\$1,236	\$1,122
	59	\$1,572	\$1,485	\$1,441	\$1,397	\$1,310	\$1,260	\$1,143
	60	\$1,622	\$1,531	\$1,486	\$1,441	\$1,351	\$1,300	\$1,179
	61	\$1,714	\$1,619	\$1,571	\$1,523	\$1,428	\$1,374	\$1,247
	62	\$1,742	\$1,645	\$1,597	\$1,548	\$1,451	\$1,396	\$1,267
	63	\$1,742	\$1,645	\$1,597	\$1,548	\$1,451	\$1,396	\$1,267
	64	\$1,745	\$1,648	\$1,600	\$1,551	\$1,454	\$1,399	\$1,269
	65+	\$1,745	\$1,648	\$1,600	\$1,551	\$1,454	\$1,399	\$1,269

MONTHLY RATES EFFECTIVE 1/1/2011

					Pricing Area	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Single Child	0	\$358	\$338	\$328	\$318	\$298	\$287	\$260
	1	\$301	\$284	\$276	\$267	\$251	\$241	\$219
	2	\$294	\$278	\$270	\$261	\$245	\$236	\$214
	3	\$288	\$272	\$264	\$256	\$240	\$231	\$209
	4	\$283	\$267	\$259	\$251	\$235	\$226	\$205
	5	\$278	\$262	\$254	\$247	\$231	\$222	\$202
	6	\$273	\$258	\$250	\$243	\$228	\$219	\$199
	7	\$270	\$254	\$247	\$239	\$224	\$216	\$196
	8 9	\$270 \$270	\$254 \$255	\$247 \$248	\$239 \$240	\$224 \$225	\$216 \$217	\$196 \$196
	10	\$270 \$271	\$255 \$256	\$240 \$249	\$240 \$241	\$225 \$226	\$217 \$217	\$196 \$197
	11	\$271	\$257	\$249 \$249	\$242	\$226	\$217 \$218	\$197 \$198
	12	\$272	\$257	\$249	\$242	\$227	\$218	\$198
	13	\$273	\$258	\$250	\$243	\$228	\$219	\$199
	14	\$275	\$259	\$252	\$244	\$229	\$220	\$200
	15	\$276	\$261	\$253	\$245	\$230	\$221	\$201
	16	\$277	\$262	\$254	\$246	\$231	\$222	\$201
	17	\$278	\$263	\$255	\$247	\$232	\$223	\$202
	18	\$280	\$265	\$257	\$249	\$233	\$225	\$204
2 Children	0	\$664	\$627	\$609	\$590	\$553	\$532	\$483
	1	\$602	\$569	\$552	\$535	\$502	\$483	\$438
	2	\$596	\$563	\$546	\$529	\$496	\$477	\$433
	3	\$585	\$553	\$536	\$520	\$487	\$469	\$426
	4	\$576	\$544	\$528	\$512	\$480	\$462	\$419
	5	\$571	\$540	\$524	\$508	\$476	\$458	\$415
	6	\$569	\$537	\$521	\$505	\$474	\$456	\$414
	7	\$565	\$534	\$518	\$502	\$471	\$453	\$411
	8	\$566	\$534	\$518	\$503	\$471	\$453	\$411
	9	\$568	\$536	\$520	\$504	\$473	\$455	\$413
	10	\$570	\$538	\$522	\$506	\$475	\$457	\$414
	11	\$571	\$539	\$523	\$507	\$475	\$457	\$415
	12	\$572	\$540	\$524	\$508	\$476	\$458	\$416
	13	\$574	\$542	\$526	\$510	\$478	\$460	\$418
	14	\$577	\$545	\$529	\$513	\$481	\$462	\$420
	15	\$579	\$547	\$531	\$515	\$482	\$464	\$421
	16	\$582	\$549	\$533	\$517 \$510	\$484	\$466 \$460	\$423
	17 18	\$584 \$586	\$551 \$554	\$535 \$537	\$519 \$521	\$486 \$488	\$468 \$470	\$425 \$426
3+ Children	0	Ψ000	\$1,032		\$971		\$876	\$795
5+ Children	1	\$1,093 \$878	\$829	\$1,001 \$805	\$771 \$780	\$910 \$731	\$704	\$638
	2	\$848	\$801	\$777	\$750 \$754	\$707	\$680	\$638 \$617
	3	\$852	\$804	\$781	\$757	\$710	\$683	\$619
	4	\$857	\$810	\$786	\$762	\$714	\$687	\$623
	5	\$859	\$811	\$787	\$763	\$715	\$688	\$624
	6	\$859	\$811	\$787	\$763	\$715	\$688	\$624
	7	\$859	\$811	\$787	\$763	\$715	\$688	\$624
	8	\$862	\$814	\$790	\$766	\$718	\$691	\$627
	9	\$871	\$822	\$798	\$774	\$725	\$698	\$633
	10	\$872	\$824	\$799	\$775	\$726	\$699	\$634
	11	\$876	\$827	\$803	\$778	\$729	\$702	\$637
	12	\$889	\$839	\$814	\$790	\$740	\$712	\$646
	13	\$892	\$843	\$818	\$793	\$743	\$715	\$649
	14	\$903	\$853	\$828	\$803	\$752	\$724	\$657
	15	\$918	\$866	\$841	\$815	\$764	\$735	\$667
	16	\$927	\$876	\$850	\$824	\$772	\$743	\$674
	17	\$927	\$876	\$850	\$824	\$772	\$743	\$674
	18	\$927	\$876	\$850	\$824	\$772	\$743	\$674

# Anthem Blue Cross Life and Health Insurance Company Indivic MONTHLY RATES EFFECTIVE 1/1/2011

		Pricing Area							
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	
Single	19	\$170	\$156	\$150	\$143	\$130	\$122	\$105	
	20	\$189	\$174	\$167	\$159	\$145	\$136	\$116	
	21	\$189	\$174	\$167	\$159	\$145	\$136	\$116	
	22	\$189	\$174	\$167	\$159	\$145	\$136	\$116	
	23	\$189	\$174	\$167	\$159	\$145	\$136	\$116	
	24	\$189	\$174	\$167	\$159	\$145	\$136	\$116	
	25	\$189	\$175	\$167	\$160	\$145	\$137	\$117	
	26	\$190	\$175	\$168	\$160	\$146	\$137	\$117	
	27	\$202	\$186	\$178	\$170	\$154	\$145	\$124	
	28	\$203	\$187	\$179	\$171	\$155	\$146	\$125	
	29	\$204	\$188	\$180	\$172	\$156	\$147	\$126	
	30	\$209	\$193	\$185	\$176	\$160	\$151	\$129	
	31	\$246	\$226	\$217	\$207	\$188	\$177	\$151	
	32	\$246	\$226	\$217	\$207	\$188	\$177	\$151	
	33	\$246	\$226	\$217	\$207	\$188	\$177	\$151	
	34	\$246	\$226	\$217	\$207	\$188	\$177	\$151	
	35	\$247	\$227	\$218	\$208	\$189	\$178	\$152	
	36	\$248	\$229	\$219	\$209	\$190	\$179	\$153	
	37	\$249	\$229	\$219	\$210	\$190	\$179	\$153	
	38	\$250	\$230	\$220	\$211	\$191	\$180	\$154	
	39	\$251	\$231	\$221	\$211	\$192	\$181	\$154	
	40	\$252	\$232	\$222	\$212	\$193	\$182	\$155	
	41	\$274	\$253	\$242	\$231	\$210	\$198	\$169	
	42	\$281	\$259	\$248	\$237	\$215	\$203	\$173	
	43	\$282	\$260	\$249	\$238	\$216	\$204	\$174	
	44	\$284	\$262	\$251	\$240	\$217	\$205	\$175	
	45	\$287	\$265	\$254	\$242	\$220	\$207	\$177	
	46	\$338	\$312	\$299	\$285	\$259	\$244	\$209	
	47	\$350	\$322	\$309	\$295	\$268	\$252	\$216	
	48 49	\$350 \$351	\$322	\$309 \$310	\$295 \$206	\$268	\$252	\$216 \$217	
		\$351 \$364	\$324	\$310	\$296	\$269	\$253	\$217	
	50 51	\$410	\$336 \$378	\$322 \$362	\$307 \$346	\$279 \$313	\$263 \$296	\$225 \$253	
	52	\$439	\$405	\$387	\$370	\$336	\$317	\$233 \$271	
	53	\$445	\$410	\$393	\$376	\$341	\$317 \$321	\$275	
	54	\$447	\$410 \$412	\$395	\$370 \$377	\$342	\$323	\$275 \$276	
	55	\$451	\$416	\$398	\$381	\$345	\$326	\$278	
	56	\$527	\$486	\$466	\$445	\$404	\$381	\$325	
	57	\$527	\$486	\$466	\$445	\$404	\$381	\$325	
	58	\$530	\$488	\$468	\$447	\$405	\$382	\$327	
	59	\$570	\$525	\$503	\$481	\$436	\$411	\$352	
	60	\$602	\$555	\$532	\$508	\$461	\$435	\$372	
	61	\$660	\$608	\$582	\$557	\$505	\$476	\$407	
	62	\$669	\$617	\$591	\$565	\$512	\$483	\$413	
	63	\$680	\$626	\$600	\$573	\$520	\$490	\$419	
	64	\$698	\$643	\$616	\$589	\$534	\$504	\$430	
	65+	\$698	\$643	\$616	\$589	\$534	\$504	\$430	

MONTHLY RATES EFFECTIVE 1/1/2011

					Pricing Are	<u></u> а		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber	19	\$351	\$323	\$310	\$296	\$268	\$253	\$216
& Spouse	20	\$351	\$323	\$310	\$296	\$268	\$253	\$216
	21	\$351	\$323	\$310	\$296	\$268	\$253	\$216
	22	\$352	\$325	\$311	\$297	\$270	\$254	\$217
	23	\$357	\$329	\$315	\$301	\$273	\$257	\$220
	24	\$358	\$330	\$316	\$302	\$274	\$259	\$221
	25	\$369	\$340	\$326	\$311	\$282	\$266	\$228
	26	\$388	\$358	\$343	\$327	\$297	\$280	\$239
	27	\$396	\$365	\$349	\$334	\$303	\$285	\$244
	28	\$396	\$365	\$349	\$334	\$303	\$285	\$244
	29	\$396	\$365	\$349	\$334	\$303	\$285	\$244
	30	\$397	\$366	\$351	\$335	\$304	\$287	\$245
	31	\$417	\$384	\$368	\$351	\$319	\$301	\$257
	32	\$417	\$384	\$368	\$351	\$319	\$301	\$257
	33	\$417	\$384	\$368	\$351	\$319	\$301	\$257
	34	\$418	\$386	\$369	\$353	\$320	\$302	\$258
	35	\$446	\$411	\$394	\$376	\$341	\$322	\$275
	36	\$447	\$412	\$394	\$377	\$342	\$322	\$276
	37	\$449	\$414	\$396	\$378	\$343	\$324	\$277
	38	\$450	\$415	\$397	\$379	\$344	\$325	\$277
	39	\$452	\$416	\$399	\$381	\$346	\$326	\$279
	40	\$510	\$470	\$450	\$430	\$390	\$368	\$314
	41	\$539	\$497	\$476	\$455	\$413	\$389	\$333
	42	\$556	\$512	\$490	\$469	\$425	\$401	\$343
	43	\$558	\$514	\$492	\$471	\$427	\$403	\$344
	44	\$572	\$527	\$505	\$482	\$438	\$413	\$353
	45	\$574	\$529	\$507	\$484	\$439	\$414	\$354
	46	\$693	\$638	\$611	\$584	\$530	\$500	\$427
	47	\$732	\$674	\$646	\$617	\$560	\$528	\$451
	48	\$738	\$680	\$651	\$622	\$565	\$532	\$455
	49	\$741	\$683	\$654	\$625	\$567	\$535	\$457
	50	\$756	\$697	\$667	\$637	\$578	\$545	\$466
	51	\$907	\$836	\$801	\$766	\$695	\$655	\$560
	52	\$935	\$862	\$826	\$789	\$716	\$675	\$577
	53	\$939	\$866	\$829	\$792	\$719	\$678	\$579
	54	\$943	\$869	\$833	\$796	\$722	\$681	\$582
	55	\$986	\$909	\$871	\$832	\$755	\$712	\$608
	56	\$1,101	\$1,015	\$972	\$929	\$843	\$795	\$679
	57	\$1,106	\$1,019	\$976	\$933	\$846	\$798	\$682
	58	\$1,177	\$1,085	\$1,039	\$993	\$901	\$849	\$726
	59	\$1,226	\$1,130	\$1,082	\$1,034	\$939	\$885	\$756
	60	\$1,258	\$1,159	\$1,110	\$1,061	\$963	\$908	\$776
	61	\$1,339	\$1,234	\$1,182	\$1,130	\$1,025	\$967	\$826
	62	\$1,367	\$1,260	\$1,207	\$1,154	\$1,047	\$987	\$844
	63	\$1,377	\$1,270	\$1,216	\$1,162	\$1,054	\$994	\$850
	64	\$1,415	\$1,304	\$1,249	\$1,194	\$1,083	\$1,021	\$873
	65+	\$1,415	\$1,304	\$1,249	\$1,194	\$1,083	\$1,021	\$873

### Anthem Blue Cross Life and Health Insurance Company Individmentally RATES EFFECTIVE 1/1/2011

					Pricing Area	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber	19	\$339	\$313	\$299	\$286	\$260	\$245	\$209
& Child	20	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	21	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	22	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	23	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	24	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	25	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	26	\$359	\$331	\$317	\$303	\$275	\$259	\$222
	27	\$363	\$334	\$320	\$306	\$278	\$262	\$224
	28	\$363	\$334	\$320	\$306	\$278	\$262	\$224
	29	\$363	\$334	\$320	\$306	\$278	\$262	\$224
	30	\$364	\$336	\$322	\$307	\$279	\$263	\$225
	31	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	32	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	33	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	34	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	35	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	36	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	37	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	38	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	39	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	40	\$383	\$353	\$338	\$323	\$293	\$277	\$236
	41	\$399	\$368	\$352	\$336	\$305	\$288	\$246
	42	\$401	\$370	\$354	\$338	\$307	\$290	\$247
	43	\$403	\$371	\$356	\$340	\$308	\$291	\$248
	44	\$407	\$375	\$359	\$343	\$311	\$294	\$251
	45	\$408	\$377	\$361	\$345	\$313	\$295	\$252
	46	\$463	\$427	\$409	\$391	\$355	\$334	\$286
	47	\$474	\$437	\$418	\$400	\$363	\$342	\$292
	48	\$474	\$437	\$418	\$400	\$363	\$342	\$292
	49	\$476	\$438	\$420	\$401	\$364	\$343	\$293
	50	\$487	\$449	\$430	\$411	\$373	\$351	\$300
	51	\$552	\$509	\$487	\$466	\$423	\$398	\$341
	52	\$582	\$536	\$514	\$491	\$445	\$420	\$359
	53	\$587	\$541	\$518	\$495	\$449	\$423	\$362
	54	\$589	\$543	\$520	\$497	\$451	\$425	\$363
	55	\$593	\$547	\$524	\$500	\$454	\$428	\$366
	56	\$679	\$626	\$599	\$573	\$520	\$490	\$419
	57	\$679	\$626	\$599	\$573	\$520	\$490	\$419
	58	\$682	\$628	\$602	\$575	\$522	\$492	\$421
	59	\$719	\$663	\$635	\$607	\$551	\$519	\$444
	60	\$751	\$693	\$663	\$634	\$575	\$542	\$464
	61	\$824	\$759	\$727	\$695	\$631	\$595	\$508
	62	\$836	\$771	\$738	\$705	\$640	\$603	\$516
	63	\$846	\$780	\$747	\$714	\$647	\$610	\$522
	64	\$862	\$795	\$761	\$728	\$660	\$622	\$532
	65+	\$862	\$795	\$761	\$728	\$660	\$622	\$532

# Anthem Blue Cross Life and Health Insurance Company Indivic MONTHLY RATES EFFECTIVE 1/1/2011

					Pricing Area	<u></u> а		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Family	19	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	20	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	21	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	22	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	23	\$568	\$523	\$501	\$479	\$435	\$410	\$350
	24	\$613	\$565	\$541	\$517	\$469	\$442	\$378
	25	\$656	\$604	\$579	\$553	\$502	\$473	\$404
	26	\$662	\$610	\$584	\$559	\$507	\$478	\$408
	27	\$668	\$616	\$590	\$564	\$512	\$482	\$412
	28	\$675	\$622	\$596	\$569	\$516	\$487	\$416
	29	\$687	\$633	\$606	\$579	\$525	\$495	\$423
	30	\$693	\$638	\$611	\$584	\$530	\$500	\$427
	31	\$727	\$670	\$642	\$614	\$557	\$525	\$449
	32	\$734	\$676	\$647	\$619	\$561	\$529	\$452
	33	\$741	\$683	\$654	\$625	\$567	\$535	\$457
	34	\$747	\$689	\$660	\$630	\$572	\$539	\$461
	35	\$754	\$695	\$666	\$636	\$577	\$544	\$465
	36	\$758	\$699	\$669	\$639	\$580	\$547	\$467
	37	\$758	\$699	\$669	\$639	\$580	\$547	\$467
	38	\$761	\$701	\$672	\$642	\$582	\$549	\$469
	39	\$785	\$724	\$693	\$663	\$601	\$567	\$485
	40	\$804	\$741	\$709	\$678	\$615	\$580	\$496
	41	\$842	\$776	\$743	\$710	\$645	\$608	\$519
	42	\$920	\$848	\$812	\$776	\$704	\$664	\$567
	43	\$924	\$852	\$816	\$780	\$707	\$667	\$570
	44	\$924	\$852	\$816	\$780	\$707	\$667	\$570
	45	\$928	\$855	\$819	\$783	\$710	\$670	\$572
	46	\$985	\$908	\$869	\$831	\$754	\$711	\$608
	47	\$1,057	\$974	\$933	\$891	\$809	\$763	\$652
	48	\$1,080	\$995	\$953	\$911	\$826	\$779	\$666
	49	\$1,081	\$997	\$954	\$912	\$828	\$780	\$667
	50	\$1,086	\$1,001	\$958	\$916	\$831	\$784	\$670
	51	\$1,137	\$1,048	\$1,004	\$959	\$870	\$821	\$701
	52	\$1,163	\$1,072	\$1,027	\$981	\$890	\$840	\$718 \$770
	53	\$1,248	\$1,151	\$1,102	\$1,053	\$955	\$901	\$770
	54 55	\$1,273	\$1,174	\$1,124	\$1,074	\$975	\$919	\$786
	55 56	\$1,299	\$1,198	\$1,147	\$1,096	\$995	\$938	\$802
	56 57	\$1,345	\$1,239	\$1,187	\$1,134	\$1,029	\$970	\$830
	57 58	\$1,350 \$1,372	\$1,245 \$1,265	\$1,192 \$1,211	\$1,139 \$1,157	\$1,034 \$1,050	\$975 \$990	\$833 \$846
	58 59		\$1,265 \$1,350	\$1,211	\$1,157 \$1,236	\$1,050 \$1,121	\$990 \$1,057	\$846 \$904
	59 60	\$1,465 \$1,508	\$1,350 \$1,390	\$1,293 \$1,331	\$1,236 \$1,272	\$1,121 \$1,154	\$1,057 \$1,088	\$904 \$930
	61	\$1,584	\$1,390	\$1,399	\$1,337	\$1,134	\$1,000	\$930 \$978
	62	\$1,564	\$1,461 \$1,467	\$1,405	\$1,342	\$1,213	\$1,144	\$976 \$982
	63	\$1,613	\$1,467 \$1,487	\$1,403	\$1,342	\$1,216	\$1,146	\$902 \$995
	64	\$1,634	\$1,467 \$1,506	\$1,424	\$1,378	\$1,255	\$1,164	\$1,008
	65+	\$1,634	-	\$1,442	\$1,378	\$1,251	\$1,179	
	+60	Φ1,034	\$1,506	⊅1,44∠	φ1,3/8	ф1,∠51	φι,1/9	\$1,008

# Anthem Blue Cross Life and Health Insurance Company Indivic MONTHLY RATES EFFECTIVE 1/1/2011

					Pricing Area	<u></u> а		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber	19	\$535	\$494	\$473	\$452	\$410	\$386	\$330
& Children	20	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	21	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	22	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	23	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	24	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	25	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	26	\$568	\$523	\$501	\$479	\$435	\$410	\$350
	27	\$573	\$529	\$506	\$484	\$439	\$414	\$354
	28	\$573	\$529	\$506	\$484	\$439	\$414	\$354
	29	\$573	\$529	\$506	\$484	\$439	\$414	\$354
	30	\$576	\$531	\$508	\$486	\$441	\$416	\$355
	31	\$600	\$553	\$530	\$506	\$459	\$433	\$370
	32	\$603	\$556	\$532	\$509	\$461	\$435	\$372
	33	\$603	\$556	\$532	\$509	\$461	\$435	\$372
	34	\$603	\$556	\$532	\$509	\$461	\$435	\$372
	35	\$605	\$558	\$534	\$511	\$463	\$437	\$373
	36	\$607	\$559	\$536	\$512	\$465	\$438	\$374
	37	\$607	\$559	\$536	\$512	\$465	\$438	\$374
	38	\$607	\$559	\$536	\$512	\$465	\$438	\$374
	39	\$607	\$559	\$536	\$512	\$465	\$438	\$374
	40	\$609	\$562	\$538	\$514	\$466	\$440	\$376
	41	\$636	\$586	\$561	\$536	\$486	\$459	\$392
	42	\$638	\$588	\$563	\$538	\$488	\$461	\$394
	43	\$643	\$592	\$567	\$542	\$492	\$464	\$396
	44	\$643	\$592	\$567	\$542	\$492	\$464	\$396
	45	\$645	\$595	\$570	\$544	\$494	\$466	\$398
	46	\$690	\$636	\$609	\$582	\$528	\$498	\$426
	47	\$695	\$640	\$613	\$586	\$532	\$501	\$429
	48	\$698	\$643	\$616	\$589	\$534	\$503	\$430
	49	\$705	\$650	\$622	\$595	\$540	\$509	\$435
	50	\$708	\$653	\$625	\$597	\$542	\$511	\$437
	51	\$769	\$709	\$679	\$649	\$589	\$555	\$475
	52	\$798	\$735	\$704	\$673	\$611	\$576	\$492
	53	\$805	\$742	\$710	\$679	\$616	\$581	\$496
	54	\$805	\$742	\$710	\$679	\$616	\$581	\$496
	55	\$808	\$745	\$713	\$682	\$618	\$583	\$498
	56	\$885	\$816	\$781	\$747	\$677	\$639	\$546
	57	\$889	\$819	\$785	\$750	\$680	\$641	\$548
	58	\$896	\$825	\$791	\$756	\$685	\$646	\$552
	59	\$924	\$852	\$815	\$779	\$707	\$667	\$570
	60	\$956	\$881	\$844	\$806	\$732	\$690	\$590
	61	\$1,027	\$947	\$907	\$867	\$786	\$741	\$634
	62	\$1,039	\$958	\$917	\$877	\$796	\$750	\$641
	63	\$1,044	\$962	\$921	\$881	\$799	\$753	\$644
	64	\$1,059	\$976	\$934	\$893	\$810	\$764	\$653
	65+	\$1,059	\$976	\$934	\$893	\$810	\$764	\$653

# Anthem Blue Cross Life and Health Insurance Company Individ MONTHLY RATES EFFECTIVE 1/1/2011

(Contract Code H062 - BC Life & Health PPO Share 5000)

					Pricing Area	a		
	Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Single Child	0	\$236	\$218	\$209	\$199	\$181	\$171	\$146
	1	\$183	\$169	\$162	\$154	\$140	\$132	\$113
	2	\$178	\$164	\$157	\$150	\$136	\$128	\$110
	3	\$169	\$156	\$149	\$142	\$129	\$122	\$104
	4	\$167	\$154 \$150	\$148	\$141	\$128	\$121	\$103 \$100
	5	\$165	\$152	\$146	\$139	\$126	\$119 \$116	\$102 \$99
	6 7	\$161 \$158	\$149 \$146	\$142 \$140	\$136 \$133	\$123 \$121	\$116 \$114	\$99 \$97
	8	\$158	\$146 \$146	\$140	\$134	\$121	\$114	\$98
	9	\$158 \$159	\$140 \$147	\$140	\$134 \$134	\$122	\$11 <del>4</del> \$115	\$98
	10	\$160	\$147	\$141	\$135	\$122	\$115	\$99
	11	\$160	\$148	\$141	\$135	\$123	\$116	\$99
	12	\$161	\$148	\$142	\$136	\$123	\$116	\$99
	13	\$161	\$149	\$142	\$136	\$123	\$116	\$99
	14	\$162	\$149	\$143	\$137	\$124	\$117	\$100
	15	\$163	\$150	\$144	\$137	\$125	\$118	\$100
	16	\$165	\$152	\$145	\$139	\$126	\$119	\$101
	17	\$167	\$153	\$147	\$140	\$127	\$120	\$103
	18	\$168	\$155	\$148	\$142	\$129	\$121	\$104
2 Children	0	\$405	\$374	\$358	\$342	\$310	\$292	\$250
	1	\$349	\$322	\$308	\$294	\$267	\$252	\$215
	2	\$340	\$314	\$300	\$287	\$261	\$246	\$210
	3	\$331	\$305	\$292	\$279	\$253	\$239	\$204
	4	\$326	\$301	\$288	\$275	\$250	\$235	\$201
	5	\$324	\$299	\$286	\$273	\$248	\$234	\$200
	6	\$323	\$297	\$285	\$272	\$247	\$233	\$199
	7	\$319	\$294	\$282	\$269	\$244	\$231	\$197
	8	\$319	\$294	\$282	\$269	\$244	\$231	\$197
	9	\$320	\$295	\$283	\$270	\$245	\$231	\$197
	10	\$322	\$296	\$284	\$271	\$246	\$232	\$198
	11 12	\$323	\$298	\$285	\$272	\$247	\$233	\$199 \$200
	13	\$324 \$326	\$299 \$300	\$286 \$288	\$273 \$275	\$248 \$249	\$234 \$235	\$200 \$201
	14	\$329	\$303	\$290	\$277	\$251	\$237	\$203
	15	\$332	\$306	\$293	\$280	\$254	\$240	\$205
	16	\$334	\$308	\$294	\$281	\$255	\$241	\$206
	17	\$336	\$310	\$297	\$284	\$257	\$243	\$207
	18	\$338	\$311	\$298	\$285	\$259	\$244	\$208
3+ Children	0	\$722	\$665	\$637	\$609	\$553	\$521	\$445
	1	\$541	\$498	\$477	\$456	\$414	\$390	\$333
	2	\$515	\$475	\$455	\$435	\$394	\$372	\$318
	3	\$518	\$477	\$457	\$437	\$396	\$373	\$319
	4	\$522	\$481	\$461	\$441	\$400	\$377	\$322
	5	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	6	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	7	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	8	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	9	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	10	\$524	\$483	\$463	\$442	\$401 \$401	\$378	\$323
	11	\$524	\$483	\$463	\$442	\$401 \$401	\$378	\$323
	12	\$524 \$524	\$483 \$483	\$463 \$463	\$442 \$442	\$401 \$401	\$378 \$378	\$323 \$323
	13 14	\$524 \$526	\$483 \$485	\$463 \$465	\$442 \$444	\$401 \$403	\$378 \$380	\$323 \$325
	15	\$526 \$533	\$465 \$491	\$465 \$471	\$450	\$403 \$408	\$385	\$325 \$329
	16	\$533 \$533	\$491 \$491	\$471 \$471	\$450 \$450	\$408 \$408	\$385	\$329 \$329
	17	\$533	\$491	\$471	\$450	\$408	\$385	\$329
	18	\$533	\$491	\$471	\$450	\$408	\$385	\$329
	10	ψυυυ	υτσι	Ψ+11	Ψτυυ	Ψ+υυ	ψυσυ	ΨυΖυ

Monthly Rates Effective 01/01/11 NM31 PPO Saver (1 member)

Rate Calcu	lation:	Find the	approp	oriate ba	se rate	listed be	elow.							
	Are	ea 1	Are	ea 2	Are	ea 3	Are	ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$244	\$244	\$225	\$225	\$215	\$215	\$206	\$206	\$187	\$187	\$174	\$174	\$150	\$150
1	\$214	\$214	\$197	\$197	\$189	\$189	\$180	\$180	\$164	\$164	\$153	\$153	\$132	\$132
2 3	\$184 \$157	\$184 \$157	\$169 \$144	\$169 \$144	\$162 \$138	\$162 \$138	\$155 \$132	\$155 \$132	\$141 \$120	\$141 \$120	\$131 \$112	\$131 \$112	\$113 \$96	\$113 \$96
4	\$137	\$137	\$122	\$122	\$117	\$117	\$112	\$112	\$101	\$101	\$94	\$94	\$81	\$ <del>9</del> 0
5	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
6	\$99	\$99	\$91	\$91	\$87	\$87	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
7	\$92	\$92	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
8	\$92	\$92	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
9	\$92	\$92	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
10	\$92	\$92	\$85	\$85	\$81	\$81	\$78	\$78	\$70	\$70	\$66	\$66	\$57	\$57
11	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
12	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
13	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
14 15	\$141 \$148	\$141 \$148	\$130 \$137	\$130 \$137	\$124 \$131	\$124 \$131	\$119 \$125	\$119 \$125	\$108 \$113	\$108 \$113	\$100 \$106	\$100 \$106	\$87 \$91	\$87 \$91
16	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
17	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
18	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$112	\$112	\$96	\$96
19	\$159	\$159	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$98
20	\$170	\$170	\$157	\$157	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$105	\$105
21	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
22	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
23	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
24 25	\$181 \$181	\$181 \$181	\$167 \$167	\$167	\$159 \$159	\$159	\$152	\$152 \$152	\$138	\$138	\$129 \$120	\$129 \$120	\$111	\$111 \$111
25 26	\$181	\$181 \$181	\$167 \$167	\$167 \$167	\$160	\$159 \$160	\$152 \$153	\$152 \$153	\$138 \$139	\$138 \$139	\$129 \$129	\$129 \$129	\$111 \$112	\$111 \$112
27	\$185	\$185	\$171	\$171	\$163	\$163	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
28	\$190	\$190	\$175	\$175	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
29	\$192	\$192	\$177	\$177	\$170	\$170	\$162	\$162	\$147	\$147	\$137	\$137	\$119	\$119
30	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
31	\$194	\$194	\$179	\$179	\$171	\$171	\$164	\$164	\$148	\$148	\$138	\$138	\$119	\$119
32	\$195	\$195	\$180	\$180	\$172	\$172	\$165	\$165	\$150	\$150	\$139	\$139	\$120	\$120
33	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
34 35	\$197	\$197	\$182	\$182	\$174	\$174	\$167	\$167	\$151	\$151	\$141	\$141	\$122	\$122
36	\$201 \$209	\$201 \$209	\$185 \$192	\$185 \$192	\$178 \$184	\$178 \$184	\$170 \$176	\$170 \$176	\$154 \$160	\$154 \$160	\$143 \$149	\$143 \$149	\$124 \$129	\$124 \$129
37	\$216	\$216	\$199	\$199	\$190	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
38	\$225	\$225	\$207	\$207	\$198	\$198	\$190	\$190	\$172	\$172	\$160	\$160	\$138	\$138
39	\$232	\$232	\$214	\$214	\$205	\$205	\$196	\$196	\$178	\$178	\$166	\$166	\$143	\$143
40	\$240	\$240	\$221	\$221	\$212	\$212	\$202	\$202	\$184	\$184	\$171	\$171	\$148	\$148
41	\$249	\$249	\$229	\$229	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$153	\$153
42	\$260	\$260	\$239	\$239	\$229	\$229	\$219	\$219	\$199	\$199	\$185	\$185	\$160	\$160
43	\$271	\$271	\$250	\$250	\$239	\$239	\$229	\$229	\$207	\$207	\$193	\$193	\$167	\$167
44 45	\$285 \$299	\$285 \$299	\$263 \$276	\$263 \$276	\$252 \$264	\$252 \$264	\$241 \$252	\$241 \$252	\$218 \$229	\$218 \$229	\$204 \$213	\$204 \$213	\$176 \$184	\$176 \$184
45 46	\$299 \$314	\$299 \$314	\$276 \$290	\$276 \$290	\$2 <del>04</del> \$277	\$264 \$277	\$252 \$265	\$252 \$265	\$229 \$241	\$229 \$241	\$213 \$224	\$213 \$224	\$184 \$194	\$184 \$194
47	\$329	\$329	\$304	\$304	\$291	\$291	\$278	\$203 \$278	\$252	\$252	\$235	\$235	\$203	\$203
48	\$344	\$344	\$318	\$318	\$304	\$304	\$291	\$291	\$264	\$264	\$246	\$246	\$212	\$212
49	\$358	\$358	\$330	\$330	\$316	\$316	\$302	\$302	\$274	\$274	\$256	\$256	\$221	\$221
50	\$372	\$372	\$343	\$343	\$328	\$328	\$314	\$314	\$285	\$285	\$265	\$265	\$229	\$229
51	\$386	\$386	\$356	\$356	\$341	\$341	\$326	\$326	\$296	\$296	\$276	\$276	\$238	\$238
52	\$403	\$403	\$371	\$371	\$356	\$356	\$340	\$340	\$308	\$308	\$287	\$287	\$248	\$248
53 54	\$424	\$424	\$391	\$391 \$415	\$374	\$374	\$358	\$358	\$325	\$325	\$303	\$303	\$261	\$261
54 55	\$451 \$477	\$451 \$477	\$415 \$440	\$415 \$440	\$398 \$421	\$398 \$421	\$380 \$403	\$380 \$403	\$345 \$365	\$345 \$365	\$322 \$341	\$322 \$341	\$278 \$294	\$278 \$294
55 56	\$505	\$505	\$440 \$466	\$440 \$466	\$446	\$446	\$403 \$426	\$403 \$426	\$387	\$387	\$361	\$341 \$361	\$294 \$312	\$294 \$312
57	\$533	\$533	\$492	\$492	\$471	\$471	\$450	\$450	\$408	\$408	\$381	\$381	\$329	\$329
58	\$561	\$561	\$518	\$518	\$495	\$495	\$474	\$474	\$430	\$430	\$401	\$401	\$346	\$346
59	\$586	\$586	\$541	\$541	\$517	\$517	\$495	\$495	\$449	\$449	\$418	\$418	\$362	\$362
60	\$606	\$606	\$559	\$559	\$535	\$535	\$511	\$511	\$464	\$464	\$433	\$433	\$374	\$374
61	\$625	\$625	\$576	\$576	\$552	\$552	\$527	\$527	\$479	\$479	\$446	\$446	\$385	\$385
62	\$640	\$640	\$590	\$590	\$565	\$565	\$540	\$540	\$490	\$490	\$457	\$457	\$395	\$395
63 64	\$654	\$654	\$603	\$603	\$577	\$577	\$552	\$552	\$501 \$510	\$501	\$467	\$467	\$403	\$403
64 65+	\$666 \$666	\$666 \$666	\$614 \$614	\$614 \$614	\$588 \$588	\$588 \$588	\$562 \$562	\$562 \$562	\$510 \$510	\$510 \$510	\$475 \$475	\$475 \$475	\$411 \$411	\$411 \$411
00+	φυσυ	φυσυ	φ014	φ014	φυσσ	φυσσ	φ062	φ002	φυιυ	φυιυ	<b>Φ4/</b> 3	φ4/3	φ <del>4</del> ι Ι	φ411

Monthly Rates Effective 01/01/11

NM31 PPO Saver (2+ members)

Rate Calcu	ılation:	Add tog	ether th	e base r	ates fo	r each m	ember.							
		ea 1		ea 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$244	\$244	\$225	\$225	\$215	\$215	\$206	\$206	\$187	\$187	\$174	\$174	\$150	\$150
1	\$214	\$214	\$197	\$197	\$189	\$189	\$180	\$180	\$164	\$164	\$153	\$153	\$132	\$132
2 3	\$184 \$157	\$184 \$157	\$169 \$144	\$169 \$144	\$162 \$138	\$162 \$138	\$155 \$132	\$155 \$132	\$141 \$120	\$141 \$120	\$131 \$112	\$131 \$112	\$113 \$96	\$113 \$96
4	\$137 \$132	\$137 \$132	\$144 \$122	\$144 \$122	\$117	\$117	\$112	\$112	\$101	\$120	\$112 \$94	\$94	\$81	\$96 \$81
5	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
6	\$99	\$99	\$91	\$91	\$87	\$87	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
7	\$92	\$92	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
8	\$92	\$92	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
9	\$92	\$92	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
10	\$92	\$92	\$85	\$85	\$81	\$81	\$78	\$78	\$70	\$70	\$66	\$66	\$57	\$57
11	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
12	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
13	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
14	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
15 16	\$148 \$152	\$148 \$152	\$137 \$140	\$137 \$140	\$131 \$134	\$131 \$134	\$125 \$128	\$125 \$128	\$113 \$116	\$113 \$116	\$106 \$108	\$106 \$108	\$91 \$93	\$91 \$93
17	\$152 \$154	\$152 \$154	\$140 \$142	\$140 \$142	\$134 \$136	\$134 \$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
17	\$154	\$15 <del>4</del> \$156	\$144	\$144	\$138	\$138	\$130	\$130	\$120	\$110	\$110 \$112	\$112	\$96	\$96
19	\$159	\$159	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$98
20	\$170	\$170	\$157	\$157	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$105	\$105
21	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
22	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
23	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
24	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
25	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
26	\$181	\$181	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$129	\$129	\$112	\$112
27 28	\$185 \$189	\$185 \$189	\$170 \$174	\$170 \$174	\$163 \$166	\$163 \$166	\$156 \$159	\$156 \$159	\$141 \$144	\$141 \$144	\$132 \$135	\$132 \$135	\$114 \$116	\$114 \$116
29	\$191	\$109 \$191	\$174 \$176	\$174 \$176	\$168	\$168	\$161	\$161	\$144 \$146	\$144 \$146	\$136	\$136	\$117	\$117
30	\$191	\$191	\$176	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$117	\$117
31	\$191	\$191	\$176	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$117	\$117
32	\$191	\$191	\$176	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$117	\$117
33	\$191	\$191	\$176	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$117	\$117
34	\$191	\$191	\$176	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
35	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
36	\$194	\$194	\$179	\$179	\$171	\$171	\$164	\$164	\$148	\$148	\$138	\$138	\$120	\$120
37 38	\$197 \$203	\$197	\$182 \$187	\$182 \$187	\$174 \$179	\$174 \$179	\$167	\$167 \$171	\$151 \$155	\$151	\$141 \$145	\$141 \$145	\$122	\$122 \$125
38	\$203 \$209	\$203 \$209	\$187 \$192	\$187 \$192	\$179 \$184	\$179 \$184	\$171 \$176	\$171 \$176	\$155 \$160	\$155 \$160	\$145 \$149	\$145 \$149	\$125 \$129	\$125 \$129
40	\$216	\$216	\$199	\$199	\$190	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
41	\$222	\$222	\$205	\$205	\$196	\$196	\$188	\$188	\$170	\$170	\$159	\$159	\$137	\$137
42	\$232	\$232	\$214	\$214	\$205	\$205	\$196	\$196	\$178	\$178	\$166	\$166	\$143	\$143
43	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$150	\$150
44	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$182	\$182	\$158	\$158
45	\$271	\$271	\$250	\$250	\$239	\$239	\$229	\$229	\$207	\$207	\$193	\$193	\$167	\$167
46	\$289	\$289	\$267	\$267	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
47	\$306	\$306	\$282	\$282	\$270	\$270	\$258	\$258	\$234	\$234	\$218	\$218	\$189	\$189
48 49	\$322 \$338	\$322 \$338	\$297 \$312	\$297 \$312	\$284 \$299	\$284 \$299	\$271 \$286	\$271 \$286	\$246 \$259	\$246 \$259	\$230 \$241	\$230 \$241	\$198 \$209	\$198 \$209
50	\$354	\$354	\$327	\$327	\$313	\$313	\$299	\$299	\$271	\$271	\$253	\$253	\$218	\$218
51	\$371	\$371	\$342	\$342	\$327	\$327	\$313	\$313	\$284	\$284	\$265	\$265	\$229	\$229
52	\$391	\$391	\$360	\$360	\$345	\$345	\$330	\$330	\$299	\$299	\$279	\$279	\$241	\$241
53	\$412	\$412	\$380	\$380	\$364	\$364	\$348	\$348	\$315	\$315	\$294	\$294	\$254	\$254
54	\$437	\$437	\$403	\$403	\$386	\$386	\$369	\$369	\$335	\$335	\$312	\$312	\$269	\$269
55	\$467	\$467	\$430	\$430	\$412	\$412	\$394	\$394	\$357	\$357	\$333	\$333	\$288	\$288
56	\$498	\$498	\$459	\$459	\$439	\$439	\$420	\$420	\$381	\$381	\$355	\$355	\$307	\$307
57	\$529	\$529	\$487	\$487	\$467	\$467	\$446	\$446	\$405	\$405	\$377	\$377	\$326	\$326
58	\$555	\$555	\$512	\$512	\$490	\$490	\$469	\$469	\$425	\$425	\$396	\$396	\$342	\$342
59 60	\$580	\$580	\$535	\$535 \$566	\$512	\$512	\$490	\$490	\$444	\$444	\$414	\$414	\$358	\$358
60 61	\$603 \$622	\$603 \$622	\$556 \$573	\$556 \$573	\$532 \$549	\$532 \$549	\$509 \$525	\$509 \$525	\$462 \$476	\$462 \$476	\$430 \$444	\$430 \$444	\$372 \$384	\$372 \$384
62	\$640	\$640	\$573 \$590	\$573 \$590	\$565	\$565	\$525 \$540	\$525 \$540	\$476 \$490	\$476 \$490	\$457	\$457	\$395	\$395
63	\$654	\$654	\$603	\$603	\$505 \$577	\$503 \$577	\$552	\$540 \$552	\$501	\$501	\$467	\$467	\$403	\$403
64	\$666	\$666	\$614	\$614	\$588	\$588	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411
65+	\$666	\$666	\$614	\$614	\$588	\$588	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411

Monthly Rates Effective 01/01/11

PE27 PPO Saver CLONE (1 member)

ate Calcu								- 4					_	7
		ea 1		ea 2		ea 3		a 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$150	\$150
1	\$212	\$212	\$196	\$196	\$187	\$187	\$179	\$179	\$163	\$163	\$152	\$152	\$131	\$131
2	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$139	\$130	\$130	\$112	\$112
3	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$95	\$95
4	\$131	\$131	\$121	\$121	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$81	\$81
5	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
6	\$98	\$98	\$90	\$90	\$86	\$86	\$82	\$82	\$75	\$75	\$70	\$70	\$60	\$60
7	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
8	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
9	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
10	\$90	\$90	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$56	\$56
11	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
12	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
13	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
14	\$139	\$139	\$128	\$128	\$123	\$123	\$117	\$117	\$106	\$106	\$99	\$99	\$86	\$86
15	\$147	\$147	\$135	\$135	\$129	\$129	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
16	\$150	\$150	\$138	\$138	\$132	\$132	\$127	\$127	\$115	\$115	\$107	\$107	\$92	\$92
17	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
18	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$110	\$110	\$95	\$95
19	\$158	\$158	\$146	\$146	\$139	\$139	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
20	\$169	\$169	\$155	\$155	\$149	\$149	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
21	\$175	\$175	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
22	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
23	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
24	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
25	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
26	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
27	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
28	\$188	\$188	\$174	\$174	\$166	\$166	\$159	\$159	\$144	\$144	\$134	\$134	\$116	\$116
29	\$191	\$191	\$176	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
30	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
31	\$192	\$192	\$177	\$177	\$170	\$170	\$162	\$162	\$147	\$147	\$137	\$137	\$119	\$119
32	\$194	\$194	\$177 \$179	\$177 \$179	\$170	\$170	\$164	\$164	\$147	\$147	\$138	\$137	\$119	\$119
33	\$195	\$194 \$195	\$179 \$179	\$179 \$179	\$171	\$171	\$164 \$164	\$164 \$164	\$149	\$149	\$139	\$139	\$120	\$120
34	\$195 \$196	\$195 \$196	\$179 \$181	\$179 \$181	\$172 \$173	\$172 \$173	\$164 \$165	\$164 \$165	\$149 \$150	\$149 \$150	\$140	\$140	\$120 \$121	\$120
35						\$173					\$140			
	\$200	\$200	\$184	\$184	\$176		\$168	\$168	\$153	\$153		\$142	\$123	\$123
36	\$207	\$207	\$191	\$191	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
37	\$214	\$214	\$197	\$197	\$189	\$189	\$181	\$181	\$164	\$164	\$153	\$153	\$132	\$132
38	\$223	\$223	\$206	\$206	\$197	\$197	\$188	\$188	\$171	\$171	\$159	\$159	\$138	\$138
39	\$231	\$231	\$213	\$213	\$204	\$204	\$195	\$195	\$177	\$177	\$165	\$165	\$142	\$142
40	\$238	\$238	\$220	\$220	\$210	\$210	\$201	\$201	\$182	\$182	\$170	\$170	\$147	\$147
41	\$247	\$247	\$228	\$228	\$218	\$218	\$209	\$209	\$189	\$189	\$177	\$177	\$152	\$152
42	\$258	\$258	\$238	\$238	\$228	\$228	\$218	\$218	\$198	\$198	\$184	\$184	\$159	\$159
43	\$269	\$269	\$248	\$248	\$238	\$238	\$227	\$227	\$206	\$206	\$192	\$192	\$166	\$166
44	\$284	\$284	\$262	\$262	\$250	\$250	\$239	\$239	\$217	\$217	\$203	\$203	\$175	\$175
45	\$297	\$297	\$274	\$274	\$262	\$262	\$251	\$251	\$228	\$228	\$212	\$212	\$183	\$183
46	\$313	\$313	\$288	\$288	\$276	\$276	\$264	\$264	\$239	\$239	\$223	\$223	\$193	\$193
47	\$328	\$328	\$302	\$302	\$289	\$289	\$277	\$277	\$251	\$251	\$234	\$234	\$202	\$202
48	\$343	\$343	\$316	\$316	\$303	\$303	\$289	\$289	\$263	\$263	\$245	\$245	\$211	\$211
49	\$357	\$357	\$329	\$329	\$315	\$315	\$301	\$301	\$273	\$273	\$254	\$254	\$220	\$220
50	\$370	\$370	\$341	\$341	\$327	\$327	\$312	\$312	\$283	\$283	\$264	\$264	\$228	\$228
51	\$383	\$383	\$353	\$353	\$338	\$338	\$323	\$323	\$293	\$293	\$273	\$273	\$236	\$236
52	\$400	\$400	\$369	\$369	\$353	\$353	\$337	\$337	\$306	\$306	\$285	\$285	\$247	\$247
53	\$421	\$421	\$388	\$388	\$372	\$372	\$355	\$355	\$322	\$322	\$300	\$300	\$260	\$260
54	\$448	\$448	\$413	\$413	\$395	\$395	\$378	\$378	\$343	\$343	\$319	\$319	\$276	\$276
55	\$474	\$474	\$437	\$437	\$418	\$418	\$400	\$400	\$363	\$363	\$338	\$338	\$292	\$292
56	\$502	\$502	\$463	\$463	\$443	\$443	\$424	\$424	\$385	\$385	\$358	\$358	\$310	\$310
57	\$530	\$530	\$489	\$489	\$468	\$468	\$447	\$447	\$406	\$406	\$378	\$378	\$327	\$327
58	\$558	\$558	\$515	\$515	\$493	\$493	\$471	\$471	\$428	\$428	\$398	\$398	\$344	\$344
59	\$583	\$583	\$538	\$538	\$515	\$515	\$492	\$492	\$447	\$447	\$416	\$416	\$360	\$360
60	\$603	\$603	\$556	\$556	\$532	\$532	\$509	\$509	\$462	\$462	\$430	\$430	\$372	\$372
61	\$622	\$622	\$573	\$573	\$549	\$549	\$525	\$525	\$476	\$476	\$444	\$444	\$384	\$384
62	\$637	\$637	\$587	\$587	\$562	\$562	\$538	\$538	\$488	\$488	\$455	\$455	\$393	\$393
	ψΟΟΙ													
	<b>\$651</b>	Q651	<b>EEUU</b>	<b>ጀ</b> ርባለ	Wh //								Ψ///\l	
63 64	\$651 \$663	\$651 \$663	\$600 \$611	\$600 \$611	\$574 \$585	\$574 \$585	\$549 \$559	\$549 \$559	\$498 \$508	\$498 \$508	\$465 \$473	\$465 \$473	\$401 \$409	\$401 \$409

Monthly Rates Effective 01/01/11

PE27 PPO Saver CLONE (2+ members)

0 \$243 \$243 \$224 \$225 \$225 \$215 \$205 \$205 \$305 \$366 \$186 \$174 \$174 \$1 \$1 \$213 \$213 \$213 \$213 \$197 \$188 \$188 \$188 \$180 \$163 \$163 \$153 \$152 \$152 \$2 \$183 \$183 \$183 \$189 \$169 \$161 \$161 \$154 \$154 \$140 \$140 \$130 \$130 \$130 \$13 \$156 \$156 \$144 \$144 \$137 \$137 \$131 \$131 \$111 \$101 \$101 \$24 \$24 \$22 \$22 \$180 \$180 \$180 \$161 \$161 \$154 \$154 \$154 \$140 \$130 \$130 \$130 \$130 \$130 \$130 \$130 \$13	Area 7           Iale         Femal           150         \$150           131         \$131           113         \$113           896         \$96           881         \$81           869         \$69           861         \$56           856         \$56           856         \$56           862         \$62           870         \$79           886         \$86           891         \$91           893         \$93           894         \$94           896         \$96
0 \$243 \$243 \$224 \$225 \$226 \$215 \$215 \$205 \$206 \$186 \$186 \$174 \$174 \$1 \$1 \$213 \$213 \$213 \$197 \$188 \$188 \$180 \$180 \$163 \$163 \$153 \$152 \$152 \$2 \$183 \$183 \$183 \$169 \$169 \$161 \$161 \$154 \$154 \$154 \$140 \$130 \$130 \$130 \$130 \$1356 \$156 \$156 \$156 \$156 \$154 \$144 \$137 \$137 \$131 \$131 \$119 \$119 \$111 \$111 \$111 \$111	150         \$150           131         \$131           113         \$113           596         \$96           681         \$81           569         \$69           561         \$61           556         \$56           556         \$56           556         \$56           562         \$62           579         \$79           586         \$86           591         \$91           593         \$93           594         \$94           596         \$96
1   \$213   \$213   \$197   \$198   \$188   \$180   \$180   \$163   \$163   \$165   \$152   \$152   \$152   \$133   \$133   \$169   \$169   \$161   \$161   \$154   \$154   \$140   \$140   \$13	131         \$131           113         \$113           596         \$96           681         \$81           669         \$69           661         \$61           556         \$56           556         \$56           556         \$56           562         \$62           570         \$79           579         \$79           586         \$86           591         \$91           593         \$93           594         \$94           596         \$96
2 \$183 \$169 \$169 \$169 \$161 \$161 \$154 \$154 \$154 \$154 \$140 \$140 \$130 \$130 \$130 \$130 \$3 \$150 \$156 \$156 \$154 \$155 \$141 \$111 \$111 \$111 \$111 \$111	1113     \$113       \$96     \$96       \$81     \$81       \$69     \$69       \$61     \$61       \$56     \$56       \$56     \$56       \$56     \$56       \$56     \$56       \$62     \$62       \$67     \$70       \$79     \$79       \$86     \$86       \$91     \$91       \$93     \$93       \$94     \$94       \$96     \$96
3 \$156 \$156 \$144 \$144 \$137 \$137 \$131 \$131 \$119 \$119 \$119 \$114 \$114 \$132 \$132 \$132 \$131 \$116 \$116 \$111 \$111 \$111 \$101 \$101 \$94 \$94 \$86 \$86 \$80 \$80 \$80 \$80 \$80 \$80 \$80 \$80 \$80 \$80	\$96 \$96 \$81 \$81 \$69 \$69 \$61 \$61 \$56 \$56 \$56 \$56 \$56 \$56 \$56 \$56 \$62 \$62 \$70 \$70 \$79 \$79 \$86 \$86 \$91 \$91 \$93 \$93 \$94 \$94 \$96 \$96
4         \$132         \$132         \$121         \$116         \$111         \$111         \$101         \$94         \$94         \$96         \$98         \$98         \$90         \$99         \$99         \$94         \$96         \$80         \$80         \$80         \$80         \$80         \$80         \$80         \$80         \$80         \$80         \$80         \$80         \$80         \$80         \$80         \$80         \$877         \$77         \$69         \$69         \$65         \$65         \$65         \$65         \$80         \$91         \$91         \$84         \$84         \$80         \$80         \$77         \$77         \$69         \$69         \$65         \$	881       \$81         669       \$69         861       \$61         856       \$56         856       \$56         856       \$56         856       \$56         862       \$62         870       \$79         886       \$86         891       \$91         893       \$93         894       \$94         896       \$96
5         \$112         \$103         \$103         \$99         \$994         \$94         \$94         \$86         \$86         \$80         \$80         \$7         \$7         \$7         \$7         \$91         \$91         \$84         \$84         \$80         \$80         \$77         \$77         \$69         \$69         \$65         \$65           8         \$91         \$91         \$84         \$84         \$80         \$80         \$77         \$77         \$69         \$69         \$65         \$65           9         \$91         \$91         \$84         \$84         \$80         \$80         \$77         \$77         \$69         \$69         \$65         \$65           10         \$91         \$91         \$84         \$84         \$80         \$80         \$77         \$77         \$70         \$70         \$65         \$65         \$65           11         \$100         \$100         \$92         \$89         \$89         \$85         \$85         \$77         \$77         \$77         \$77         \$77         \$77         \$77         \$77         \$77         \$77         \$77         \$77         \$77         \$77         \$77         \$77         \$77	369       \$69         361       \$61         356       \$56         356       \$56         356       \$56         356       \$56         356       \$56         362       \$62         379       \$79         386       \$86         391       \$91         393       \$93         394       \$94         396       \$96
6 \$98 \$98 \$91 \$91 \$84 \$84 \$80 \$80 \$77 \$77 \$69 \$69 \$65 \$65 865 9 \$91 \$91 \$91 \$84 \$84 \$80 \$80 \$77 \$77 \$77 \$69 \$69 \$65 \$65 \$65 9 \$91 \$91 \$91 \$84 \$84 \$80 \$80 \$77 \$77 \$77 \$69 \$69 \$65 \$65 \$65 9 \$91 \$91 \$91 \$84 \$84 \$80 \$80 \$77 \$77 \$77 \$69 \$69 \$65 \$65 \$65 10 \$91 \$91 \$91 \$84 \$84 \$80 \$80 \$77 \$77 \$77 \$69 \$69 \$65 \$65 \$65 11 \$100 \$100 \$92 \$92 \$89 \$89 \$89 \$85 \$85 \$77 \$77 \$70 \$70 \$66 \$65 \$65 11 \$100 \$100 \$100 \$92 \$92 \$89 \$89 \$89 \$85 \$85 \$77 \$77 \$70 \$70 \$66 \$65 \$65 \$11 \$100 \$100 \$100 \$100 \$100 \$100 \$100	361       \$61         356       \$56         356       \$56         356       \$56         356       \$56         356       \$56         362       \$62         379       \$79         386       \$86         391       \$91         393       \$93         394       \$94         396       \$96
7 \$91 \$91 \$94 \$84 \$84 \$80 \$80 \$77 \$77 \$69 \$69 \$65 \$65 \$65 \$65 \$9 \$91 \$91 \$91 \$84 \$84 \$80 \$80 \$77 \$77 \$79 \$69 \$69 \$65 \$65 \$65 \$9 \$91 \$91 \$91 \$84 \$84 \$80 \$80 \$77 \$77 \$79 \$69 \$69 \$65 \$65 \$65 \$10 \$91 \$91 \$91 \$84 \$84 \$80 \$80 \$77 \$77 \$79 \$70 \$70 \$65 \$65 \$65 \$11 \$100 \$91 \$91 \$92 \$92 \$89 \$89 \$85 \$85 \$87 \$77 \$70 \$70 \$65 \$65 \$65 \$11 \$100 \$100 \$92 \$92 \$89 \$89 \$85 \$85 \$87 \$77 \$77 \$77 \$71 \$71 \$71 \$12 \$114 \$114 \$105 \$105 \$105 \$101 \$101 \$96 \$96 \$86 \$87 \$87 \$81 \$81 \$11 \$113 \$113 \$128 \$128 \$118 \$118 \$113 \$113 \$108 \$108 \$98 \$98 \$91 \$91 \$14 \$140 \$129 \$129 \$129 \$123 \$123 \$118 \$118 \$107 \$107 \$100 \$100 \$15 \$147 \$136 \$136 \$130 \$130 \$130 \$124 \$124 \$113 \$113 \$105 \$105 \$105 \$101 \$101 \$96 \$96 \$96 \$86 \$87 \$87 \$81 \$81 \$91 \$100 \$100 \$15 \$147 \$147 \$136 \$136 \$136 \$130 \$130 \$124 \$124 \$124 \$113 \$103 \$105 \$105 \$105 \$107 \$100 \$100 \$15 \$147 \$147 \$136 \$139 \$139 \$133 \$133 \$127 \$127 \$115 \$115 \$115 \$108 \$108 \$177 \$153 \$153 \$141 \$141 \$135 \$135 \$135 \$129 \$129 \$117 \$117 \$109 \$109 \$109 \$18 \$159 \$155 \$155 \$144 \$144 \$137 \$137 \$137 \$131 \$131 \$19 \$111 \$111 \$111 \$111 \$111	\$56 \$56 \$56 \$56 \$56 \$56 \$56 \$56 \$56 \$56
8	\$56 \$56 \$56 \$56 \$56 \$56 \$56 \$56 \$56 \$62 \$62 \$670 \$70 \$79 \$79 \$86 \$86 \$81 \$91 \$93 \$93 \$93 \$93 \$94 \$94 \$96 \$96
9 \$91 \$91 \$91 \$84 \$84 \$80 \$80 \$77 \$77 \$69 \$69 \$65 \$65 \$65 \$10 \$91 \$91 \$91 \$84 \$84 \$80 \$80 \$77 \$77 \$77 \$69 \$69 \$65 \$65 \$65 \$11 \$100 \$100 \$92 \$92 \$89 \$89 \$85 \$85 \$77 \$77 \$70 \$70 \$75 \$71 \$71 \$71 \$12 \$114 \$114 \$105 \$105 \$105 \$101 \$101 \$96 \$96 \$87 \$87 \$81 \$81 \$13 \$128 \$128 \$118 \$118 \$118 \$113 \$113 \$108 \$108 \$96 \$87 \$87 \$81 \$81 \$11 \$114 \$104 \$140 \$129 \$129 \$129 \$123 \$123 \$118 \$118 \$107 \$107 \$100 \$100 \$100 \$15 \$147 \$147 \$136 \$136 \$130 \$130 \$130 \$124 \$113 \$113 \$105 \$105 \$105 \$166 \$151 \$151 \$193 \$139 \$133 \$133 \$127 \$124 \$113 \$113 \$105 \$105 \$106 \$151 \$151 \$151 \$139 \$139 \$133 \$133 \$127 \$124 \$113 \$113 \$105 \$105 \$106 \$151 \$151 \$151 \$193 \$139 \$133 \$133 \$127 \$129 \$117 \$117 \$109 \$109 \$18 \$156 \$156 \$144 \$144 \$137 \$137 \$131 \$131 \$119 \$119 \$119 \$111 \$111 \$111	\$56 \$56 \$56 \$56 \$62 \$62 \$70 \$70 \$79 \$79 \$86 \$86 \$91 \$91 \$93 \$93 \$94 \$94
10	\$56 \$56 \$62 \$62 \$70 \$70 \$79 \$79 \$86 \$86 \$91 \$91 \$93 \$93 \$94 \$94 \$96 \$96
11	\$62 \$62 \$70 \$70 \$79 \$79 \$86 \$86 \$86 \$91 \$91 \$93 \$93 \$94 \$94 \$96 \$96
12	870         \$70           879         \$79           886         \$86           891         \$91           893         \$93           894         \$94           896         \$96
13	379     \$79       586     \$86       591     \$91       593     \$93       594     \$94       596     \$96
14	\$86 \$86 \$91 \$91 \$93 \$93 \$94 \$94 \$96 \$96
15	\$91 \$91 \$93 \$93 \$94 \$94 \$96 \$96
16         \$151         \$151         \$139         \$139         \$133         \$127         \$127         \$115         \$115         \$108         \$108           17         \$153         \$153         \$141         \$141         \$135         \$135         \$129         \$117         \$117         \$110         \$109         \$109         \$109         \$109         \$109         \$109         \$109         \$109         \$109         \$109         \$111 </td <td>\$93 \$93 \$94 \$94 \$96 \$96</td>	\$93 \$93 \$94 \$94 \$96 \$96
17	\$94 \$94 \$96 \$96
18         \$156         \$156         \$144         \$144         \$137         \$137         \$131         \$131         \$119         \$119         \$111         \$111           19         \$159         \$159         \$166         \$146         \$140         \$134         \$134         \$130         \$130         \$130         \$131         \$113         \$112         \$12         \$113         \$112         \$12         \$113         \$116         \$12         \$152         \$152         \$138         \$138	\$96 \$96
19	
20	\$98 \$98
21         \$176         \$176         \$162         \$162         \$155         \$155         \$149         \$149         \$135         \$135         \$126         \$126         \$126         \$2         \$180         \$180         \$166         \$166         \$159         \$159         \$152         \$138         \$138         \$128         \$138         \$138         \$12	104 \$104
22         \$180         \$180         \$166         \$159         \$159         \$152         \$152         \$138         \$138         \$128         \$128           23         \$180         \$180         \$166         \$166         \$159         \$159         \$152         \$152         \$138         \$138         \$128         \$128           24         \$180         \$180         \$166         \$166         \$159         \$159         \$152         \$152         \$138         \$138         \$128         \$128           25         \$180         \$180         \$166         \$166         \$159         \$159         \$152         \$138         \$138         \$128         \$128           26         \$181         \$181         \$167         \$167         \$159         \$152         \$152         \$138         \$138         \$128         \$128           27         \$184         \$184         \$170         \$162         \$162         \$152         \$152         \$138         \$138         \$128         \$129           27         \$184         \$184         \$170         \$170         \$162         \$162         \$152         \$152         \$138         \$138         \$129         \$129	109 \$109
23 \$180 \$180 \$166 \$166 \$159 \$159 \$152 \$152 \$138 \$138 \$128 \$128 \$24 \$180 \$180 \$166 \$166 \$159 \$159 \$152 \$152 \$138 \$138 \$138 \$128 \$128 \$25 \$180 \$180 \$166 \$166 \$159 \$159 \$152 \$152 \$138 \$138 \$138 \$128 \$128 \$25 \$180 \$180 \$166 \$166 \$159 \$159 \$152 \$152 \$138 \$138 \$128 \$128 \$26 \$181 \$181 \$167 \$167 \$159 \$159 \$152 \$152 \$138 \$138 \$129 \$129 \$27 \$184 \$184 \$170 \$170 \$162 \$162 \$155 \$155 \$155 \$141 \$141 \$131 \$131 \$131 \$28 \$188 \$188 \$173 \$173 \$166 \$166 \$159 \$159 \$144 \$144 \$134 \$134 \$134 \$29 \$190 \$190 \$175 \$175 \$167 \$160 \$160 \$145 \$145 \$135 \$135 \$135 \$31 \$190 \$190 \$175 \$175 \$167 \$167 \$160 \$160 \$145 \$145 \$135 \$135 \$135 \$32 \$190 \$190 \$175 \$175 \$167 \$167 \$160 \$160 \$145 \$145 \$135 \$135 \$135 \$32 \$190 \$190 \$175 \$175 \$167 \$167 \$160 \$160 \$145 \$145 \$135 \$135 \$135 \$32 \$190 \$190 \$175 \$175 \$167 \$167 \$160 \$160 \$145 \$145 \$135 \$135 \$135 \$33 \$190 \$190 \$175 \$175 \$167 \$167 \$160 \$160 \$145 \$145 \$135 \$135 \$135 \$34 \$190 \$190 \$175 \$175 \$167 \$167 \$160 \$160 \$145 \$145 \$135 \$135 \$135 \$34 \$190 \$190 \$175 \$175 \$167 \$167 \$160 \$160 \$145 \$145 \$135 \$135 \$135 \$35 \$31 \$190 \$190 \$175 \$175 \$167 \$167 \$160 \$160 \$145 \$145 \$135 \$135 \$135 \$35 \$31 \$190 \$190 \$175 \$175 \$167 \$167 \$160 \$160 \$145 \$145 \$135 \$135 \$135 \$35 \$35 \$191 \$191 \$176 \$176 \$168 \$168 \$160 \$160 \$145 \$146 \$136 \$136 \$136 \$36 \$193 \$193 \$178 \$178 \$170 \$170 \$163 \$163 \$148 \$148 \$138 \$138 \$138 \$39 \$202 \$202 \$186 \$186 \$168 \$168 \$161 \$161 \$146 \$146 \$136 \$136 \$136 \$36 \$193 \$208 \$208 \$192 \$192 \$184 \$184 \$175 \$175 \$175 \$159 \$159 \$148 \$148 \$148 \$148 \$148 \$148 \$148 \$148	111 \$111
25 \$180 \$180 \$166 \$166 \$159 \$159 \$152 \$152 \$138 \$138 \$128 \$128 \$26 \$181 \$181 \$167 \$167 \$159 \$159 \$152 \$152 \$138 \$138 \$128 \$129 \$129 \$27 \$184 \$184 \$170 \$170 \$162 \$162 \$155 \$155 \$155 \$141 \$141 \$131 \$131 \$131 \$28 \$188 \$188 \$173 \$173 \$166 \$166 \$159 \$159 \$144 \$144 \$134 \$134 \$134 \$29 \$190 \$190 \$175 \$175 \$167 \$167 \$160 \$160 \$145 \$145 \$135 \$135 \$135 \$135 \$131 \$190 \$190 \$175 \$175 \$167 \$167 \$160 \$160 \$145 \$145 \$135 \$135 \$135 \$135 \$131 \$190 \$190 \$175 \$175 \$167 \$167 \$160 \$160 \$145 \$145 \$135 \$135 \$135 \$135 \$131 \$190 \$190 \$175 \$175 \$167 \$167 \$160 \$160 \$145 \$145 \$145 \$135 \$135 \$135 \$135 \$135 \$135 \$135 \$13	111 \$111
26       \$181       \$181       \$167       \$167       \$159       \$159       \$152       \$152       \$138       \$138       \$129       <	111 \$111
27       \$184       \$184       \$170       \$170       \$162       \$162       \$155       \$155       \$141       \$141       \$131       \$131       \$131       \$28       \$188       \$188       \$173       \$173       \$166       \$166       \$159       \$159       \$144       \$144       \$134       \$134       \$134       \$134       \$29       \$190       \$190       \$175       \$175       \$167       \$160       \$160       \$145       \$145       \$135 <td< td=""><td>111 \$111</td></td<>	111 \$111
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29         \$190         \$190         \$175         \$175         \$167         \$167         \$160         \$160         \$145         \$145         \$135         \$135         \$135           30         \$190         \$190         \$175         \$175         \$167         \$167         \$160         \$160         \$145         \$145         \$135 </td <td>113 \$113</td>	113 \$113
30	116 \$116
31         \$190         \$190         \$175         \$175         \$167         \$167         \$160         \$145         \$145         \$136         \$146         \$	117 \$117
32       \$190       \$190       \$175       \$175       \$167       \$160       \$160       \$145       \$145       \$135       \$135       \$33       \$190       \$190       \$175       \$175       \$167       \$160       \$160       \$145       \$145       \$135       \$135       \$135       \$34       \$190       \$190       \$175       \$175       \$168       \$168       \$160       \$160       \$146       \$146       \$136       \$136       \$136       \$34       \$190       \$190       \$175       \$175       \$168       \$168       \$160       \$160       \$146       \$146       \$136	117 \$117
33         \$190         \$190         \$175         \$175         \$167         \$160         \$160         \$145         \$145         \$135         \$135         \$135         \$4         \$190         \$190         \$175         \$175         \$168         \$168         \$160         \$160         \$146         \$146         \$136         \$140         \$14	117 \$117
34         \$190         \$190         \$175         \$168         \$168         \$160         \$146         \$146         \$136         \$140         \$	117 \$117
35         \$191         \$191         \$176         \$168         \$168         \$161         \$146         \$146         \$138         \$138         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$150         \$148         \$144         \$	117 \$117
36       \$193       \$193       \$178       \$170       \$170       \$163       \$163       \$148       \$148       \$138       \$140       <	117 \$117 118 \$118
37         \$197         \$197         \$181         \$181         \$173         \$173         \$166         \$166         \$151         \$151         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$140         \$151         \$151         \$140         \$140         \$140         \$140         \$152         \$186         \$178         \$178         \$170         \$170         \$155         \$155         \$144         \$	118   \$118 119   \$119
38     \$202     \$202     \$186     \$186     \$178     \$178     \$170     \$155     \$155     \$144     \$144     \$144       39     \$208     \$208     \$192     \$192     \$184     \$184     \$175     \$175     \$159     \$159     \$148     \$148     \$148       40     \$215     \$215     \$198     \$198     \$190     \$190     \$181     \$181     \$164     \$164     \$153     \$153     \$153       41     \$222     \$222     \$204     \$204     \$196     \$196     \$187     \$187     \$170     \$170     \$158     \$158       42     \$232     \$232     \$213     \$213     \$204     \$204     \$195     \$195     \$177     \$177     \$165     \$165     \$165       43     \$242     \$242     \$223     \$223     \$214     \$214     \$204     \$204     \$185     \$185     \$173     \$173     \$173       44     \$255     \$255     \$235     \$235     \$225     \$225     \$215     \$215     \$195     \$195     \$195     \$182     \$182       45     \$270     \$270     \$249     \$238     \$238     \$228     \$228     \$207     \$207     \$193     \$193 </td <td>121 \$121</td>	121 \$121
39         \$208         \$208         \$192         \$192         \$184         \$184         \$175         \$175         \$159         \$159         \$148         \$148         \$148         \$148         \$148         \$148         \$153         \$	124 \$124
40       \$215       \$215       \$198       \$198       \$190       \$190       \$181       \$181       \$164       \$164       \$153       \$155       \$165       \$165       \$165       \$177       <	128 \$128
41     \$222     \$222     \$204     \$196     \$196     \$187     \$187     \$170     \$170     \$158     \$158       42     \$232     \$232     \$213     \$213     \$204     \$204     \$195     \$195     \$177     \$177     \$165     \$165     \$165       43     \$242     \$242     \$223     \$223     \$214     \$214     \$204     \$204     \$185     \$185     \$173     \$173     \$173       44     \$255     \$255     \$235     \$235     \$225     \$225     \$215     \$215     \$195     \$195     \$182     \$182     \$182       45     \$270     \$270     \$249     \$249     \$238     \$238     \$228     \$228     \$207     \$207     \$193     \$193	132 \$132
42     \$232     \$232     \$213     \$213     \$204     \$195     \$195     \$177     \$177     \$165     <	137 \$137
43     \$242     \$242     \$223     \$223     \$214     \$214     \$204     \$204     \$185     \$185     \$173     \$182     <	143 \$143
44     \$255     \$255     \$235     \$235     \$225     \$225     \$215     \$215     \$195     \$195     \$182     \$182     \$182       45     \$270     \$270     \$249     \$249     \$238     \$238     \$228     \$228     \$207     \$207     \$193     \$193     \$193	149 \$149
45 \$270 \$270 \$249 \$249 \$238 \$238 \$228 \$228 \$207 \$207 \$193 \$193	157 \$157
	167 \$167
	178 \$178
	188 \$188
	198 \$198
	208 \$208
	218 \$218
	228 \$228
	240 \$240
	253 \$253
	269 \$269
	287   \$287 306   \$306
	306   \$306
	341 \$341
	357 \$357
	357 \$357 371 \$371
	383 \$383
	394 I \$394
	394 \$394 402 \$402
65+ \$664 \$664 \$613 \$613 \$586 \$586 \$561 \$561 \$509 \$509 \$474 \$474	394   \$394 402   \$402 410   \$410

Monthly Rates Effective 01/01/11 R420 3500 Deductible Plan (1 member)

Rate Calcu	lation:	Find the	approp	riate ba	se rate	listed be	elow.							
	Are	ea 1		ea 2	Are	ea 3		ea 4	Are	ea 5		ea 6	Are	ea 7
	Male	Female												
0	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
1	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
2	\$82	\$82	\$76	\$76	\$73	\$73	\$69 \$66	\$69	\$63	\$63 \$60	\$59	\$59	\$51	\$51
3 4	\$79 \$75	\$79 \$75	\$73 \$69	\$73 \$69	\$69 \$66	\$69 \$66	\$66 \$64	\$66 \$64	\$60	\$60 \$58	\$56 \$54	\$56 \$54	\$48 \$46	\$48 \$46
4 5	\$75 \$72	\$75 \$72	\$69 \$67	\$69 \$67	\$64	\$64	\$64 \$61	\$64 \$61	\$58 \$55	\$58 \$55	\$54 \$52	\$54 \$52	\$46 \$44	\$46 \$44
6	\$72 \$70	\$72 \$70	\$67 \$64	\$67 \$64	\$62	\$62	\$59	\$59	\$53 \$53	\$53 \$53	\$52 \$50	\$52 \$50	\$43	\$43
7	\$68	\$68	\$63	\$63	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
8	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
9	\$67	\$67	\$62	\$62	\$59	\$59	\$57	\$57	\$51	\$51	\$48	\$48	\$41	\$41
10	\$67	\$67	\$62	\$62	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$41	\$41
11	\$69	\$69	\$64	\$64	\$61	\$61	\$59	\$59	\$53	\$53	\$49	\$49	\$43	\$43
12	\$74	\$74	\$68	\$68	\$65	\$65	\$62	\$62	\$56	\$56	\$52	\$52	\$45	\$45
13	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$49	\$49
14	\$91	\$91	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$56	\$56
15	\$98	\$98	\$90	\$90	\$86	\$86	\$82	\$82	\$75	\$75	\$70	\$70	\$60	\$60
16	\$108	\$108	\$100	\$100	\$96	\$96	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
17	\$122	\$122	\$112	\$112	\$107	\$107	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
18 19	\$129 \$129	\$129 \$129	\$119 \$119	\$119 \$119	\$114 \$114	\$114 \$114	\$109 \$109	\$109 \$109	\$99 \$99	\$99 \$99	\$92 \$92	\$92 \$92	\$79 \$80	\$79 \$80
20	\$129 \$129	\$129 \$129	\$119 \$119	\$119 \$119	\$114 \$114	\$114 \$114	\$109 \$109	\$109 \$109	\$99 \$99	\$99 \$99	\$92 \$92	\$92 \$92	\$80 \$80	\$80 \$80
20	\$129 \$130	\$129	\$119	\$119 \$120	\$114 \$114	\$114 \$114	\$109 \$109	\$109	\$99 \$99	\$99 \$99	\$92 \$92	\$92 \$92	\$80 \$80	\$80 \$80
22	\$130	\$130	\$120	\$120	\$114 \$115	\$115	\$110	\$109	\$99 \$99	\$99	\$93	\$93	\$80 \$80	\$80
23	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$100	\$100	\$94	\$94	\$81	\$81
24	\$132	\$132	\$122	\$122	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
25	\$132	\$132	\$122	\$122	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
26	\$132	\$132	\$122	\$122	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
27	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$101	\$101	\$95	\$95	\$82	\$82
28	\$134	\$134	\$124	\$124	\$119	\$119	\$113	\$113	\$103	\$103	\$96	\$96	\$83	\$83
29	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$106	\$106	\$98	\$98	\$85	\$85
30	\$141	\$141	\$130	\$130	\$125	\$125	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
31	\$145	\$145	\$133	\$133	\$128	\$128	\$122	\$122	\$111	\$111	\$103	\$103	\$89	\$89
32	\$148	\$148 \$150	\$136	\$136	\$131	\$131	\$125	\$125	\$113	\$113	\$105	\$105	\$91	\$91 \$00
33 34	\$150 \$152	\$150 \$152	\$138 \$140	\$138 \$140	\$132 \$134	\$132 \$134	\$126 \$128	\$126 \$128	\$115 \$116	\$115 \$116	\$107 \$108	\$107 \$108	\$92 \$94	\$92 \$94
35	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
36	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$111	\$111	\$96	\$96
37	\$160	\$160	\$148	\$148	\$142	\$142	\$135	\$135	\$123	\$123	\$114	\$114	\$99	\$99
38	\$167	\$167	\$154	\$154	\$147	\$147	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
39	\$177	\$177	\$163	\$163	\$156	\$156	\$150	\$150	\$136	\$136	\$126	\$126	\$109	\$109
40	\$191	\$191	\$176	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
41	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
42	\$221	\$221	\$204	\$204	\$195	\$195	\$186	\$186	\$169	\$169	\$158	\$158	\$136	\$136
43	\$234	\$234	\$216	\$216	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
44	\$245	\$245	\$226	\$226	\$216	\$216	\$206	\$206	\$187	\$187	\$175	\$175	\$151	\$151
45 46	\$252 \$257	\$252 \$257	\$233 \$237	\$233 \$237	\$223 \$227	\$223 \$227	\$213 \$217	\$213 \$217	\$193 \$197	\$193 \$197	\$180 \$183	\$180 \$183	\$156 \$158	\$156 \$158
46 47	\$257 \$263	\$257 \$263	\$237 \$243	\$237 \$243	\$232	\$232	\$217 \$222	\$217 \$222	\$202	\$202	\$183 \$188	\$188	\$158 \$162	\$158 \$162
48	\$276	\$276	\$254	\$254	\$243	\$243	\$233	\$233	\$211	\$211	\$197	\$197	\$170	\$170
49	\$295	\$295	\$272	\$272	\$260	\$260	\$249	\$249	\$226	\$226	\$210	\$210	\$182	\$182
50	\$317	\$317	\$292	\$292	\$280	\$280	\$267	\$267	\$243	\$243	\$226	\$226	\$195	\$195
51	\$340	\$340	\$313	\$313	\$300	\$300	\$287	\$287	\$260	\$260	\$242	\$242	\$210	\$210
52	\$361	\$361	\$333	\$333	\$319	\$319	\$305	\$305	\$276	\$276	\$258	\$258	\$223	\$223
53	\$379	\$379	\$349	\$349	\$334	\$334	\$319	\$319	\$290	\$290	\$270	\$270	\$233	\$233
54	\$391	\$391	\$360	\$360	\$345	\$345	\$330	\$330	\$299	\$299	\$279	\$279	\$241	\$241
55	\$400	\$400	\$368	\$368	\$353	\$353	\$337	\$337	\$306	\$306	\$285	\$285	\$246	\$246
56 57	\$411	\$411	\$378	\$378	\$362	\$362	\$346	\$346	\$314	\$314	\$293	\$293	\$253	\$253
57 59	\$430 \$463	\$430 \$463	\$397 \$426	\$397 \$426	\$380	\$380	\$363	\$363	\$330	\$330 \$354	\$307	\$307	\$265 \$265	\$265 \$265
58 59	\$463 \$510	\$463 \$510	\$426 \$470	\$426 \$470	\$408 \$450	\$408 \$450	\$390 \$430	\$390 \$430	\$354 \$391	\$354 \$391	\$330 \$364	\$330 \$364	\$285 \$315	\$285 \$315
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61	\$650	\$650	\$599	\$530 \$599	\$508 \$574	\$508 \$574	\$549	\$549	\$498	\$498	\$464	\$464	\$401	\$401
62	\$716	\$716	\$660	\$660	\$632	\$632	\$604	\$604	\$548	\$548	\$511	\$511	\$442	\$442
63	\$755	\$755	\$696	\$696	\$666	\$666	\$637	\$637	\$578	\$578	\$539	\$539	\$466	\$466
64	\$765	\$765	\$705	\$705	\$675	\$675	\$645	\$645	\$586	\$586	\$546	\$546	\$472	\$472
65+	\$765	\$765	\$705	\$705	\$675	\$675	\$645	\$645	\$586	\$586	\$546	\$546	\$472	\$472

Monthly Rates Effective 01/01/11

R420 3500 Deductible Plan (2+ members)

Rate Calcu	lation:	Add tog	ether th	e base r	ates for	r each m	ember.							
	Are	ea 1		ea 2	Are	ea 3		ea 4	Are	ea 5		ea 6	Are	ea 7
	Male	Female												
0	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
1	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
2 3	\$82 \$79	\$82 \$79	\$76 \$73	\$76 \$73	\$73 \$69	\$73 \$69	\$69 \$66	\$69 \$66	\$63 \$60	\$63 \$60	\$59 \$56	\$59 \$56	\$51 \$48	\$51 \$48
4	\$75	\$75	\$69	\$69	\$66	\$66	\$64	\$64	\$58	\$58	\$54	\$50 \$54	\$46 \$46	\$46
5	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$52	\$52	\$44	\$44
6	\$70	\$70	\$64	\$64	\$62	\$62	\$59	\$59	\$53	\$53	\$50	\$50	\$43	\$43
7	\$68	\$68	\$63	\$63	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
8	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
9	\$67	\$67	\$62	\$62	\$59	\$59	\$57	\$57	\$51	\$51	\$48	\$48	\$41	\$41
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11	\$69	\$69	\$64	\$64	\$61	\$61	\$59 \$60	\$59 ****	\$53	\$53	\$49	\$49	\$43	\$43
12 13	\$74 \$81	\$74 \$81	\$68 \$74	\$68 \$74	\$65 \$71	\$65 \$71	\$62 \$68	\$62 \$68	\$56 \$62	\$56 \$62	\$52 \$57	\$52 \$57	\$45 \$49	\$45 \$49
14	\$91	\$91	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$56	\$56
15	\$98	\$98	\$90	\$90	\$86	\$86	\$82	\$82	\$75	\$75	\$70	\$70	\$60	\$60
16	\$108	\$108	\$100	\$100	\$96	\$96	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
17	\$122	\$122	\$112	\$112	\$107	\$107	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
18	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$79	\$79
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21	\$130	\$130	\$120	\$120 \$120	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
22 23	\$130 \$131	\$130 \$131	\$120 \$121	\$120 \$121	\$115 \$116	\$115 \$116	\$110 \$111	\$110 \$111	\$99 \$100	\$99 \$100	\$93 \$94	\$93 \$94	\$80 \$81	\$80 \$81
23 24	\$132	\$131 \$132	\$121 \$122	\$121 \$122	\$116 \$116	\$116	\$111 \$111	\$111	\$100	\$100	\$94 \$94	\$94 \$94	\$81	\$81
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27	\$132	\$132	\$122	\$122	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
28	\$132	\$132	\$122	\$122	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
29	\$132	\$132	\$122	\$122	\$117	\$117	\$112	\$112	\$101	\$101	\$94	\$94	\$81	\$81
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31	\$134	\$134	\$124	\$124	\$118	\$118	\$113	\$113	\$103	\$103	\$96	\$96	\$83	\$83
32 33	\$137 \$137	\$137 \$137	\$126 \$127	\$126 \$127	\$121 \$121	\$121 \$121	\$115 \$116	\$115 \$116	\$105 \$105	\$105 \$105	\$97 \$98	\$97 \$98	\$84 \$85	\$84 \$85
34	\$138	\$137 \$138	\$127	\$127	\$121	\$121	\$116	\$116	\$105	\$105 \$105	\$98	\$98	\$85	\$85
35	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
36	\$139	\$139	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$99	\$99	\$86	\$86
37	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
38	\$147	\$147	\$136	\$136	\$130	\$130	\$124	\$124	\$113	\$113	\$105	\$105	\$91	\$91
39	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$95	\$95
40	\$167	\$167	\$154	\$154	\$147	\$147	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
41 42	\$181 \$196	\$181 \$196	\$167 \$180	\$167 \$180	\$160 \$173	\$160 \$173	\$153 \$165	\$153 \$165	\$138 \$150	\$138 \$150	\$129 \$139	\$129 \$139	\$111 \$120	\$111 \$120
43	\$210	\$210	\$193	\$193	\$173 \$185	\$173 \$185	\$177	\$177	\$160	\$160	\$150	\$150	\$120	\$120
43	\$222	\$222	\$204	\$204	\$196	\$196	\$177 \$187	\$177	\$170	\$170	\$158	\$158	\$137	\$137
45	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
46	\$235	\$235	\$217	\$217	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
47	\$242	\$242	\$223	\$223	\$213	\$213	\$204	\$204	\$185	\$185	\$173	\$173	\$149	\$149
48	\$254	\$254	\$235	\$235	\$224	\$224	\$215	\$215	\$195	\$195	\$181	\$181	\$157	\$157
49	\$273	\$273	\$252	\$252	\$241	\$241	\$231	\$231	\$209	\$209	\$195	\$195	\$168	\$168
50 51	\$296 \$320	\$296 \$320	\$273 \$295	\$273 \$295	\$261 \$283	\$261 \$283	\$250 \$270	\$250 \$270	\$227 \$245	\$227 \$245	\$211 \$229	\$211 \$229	\$183 \$197	\$183 \$197
52	\$343	\$343	\$295 \$317	\$293 \$317	\$303	\$303	\$270 \$290	\$270 \$290	\$243 \$263	\$243 \$263	\$245	\$245	\$212	\$212
53	\$363	\$363	\$335	\$335	\$303 \$321	\$303	\$307	\$307	\$278	\$203 \$278	\$259	\$259	\$224	\$224
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55	\$388	\$388	\$358	\$358	\$343	\$343	\$328	\$328	\$297	\$297	\$277	\$277	\$239	\$239
56	\$400	\$400	\$369	\$369	\$353	\$353	\$338	\$338	\$307	\$307	\$286	\$286	\$247	\$247
57	\$421	\$421	\$388	\$388	\$372	\$372	\$356	\$356	\$323	\$323	\$301	\$301	\$260	\$260
58	\$455	\$455	\$419	\$419	\$401	\$401	\$384	\$384	\$348	\$348	\$325	\$325	\$281	\$281
59	\$503	\$503	\$463	\$463	\$443	\$443	\$424	\$424	\$385	\$385	\$359	\$359	\$310	\$310
60 61	\$568 \$644	\$568 \$644	\$524 \$593	\$524 \$503	\$501 \$568	\$501 \$568	\$479 \$543	\$479 \$543	\$435 \$403	\$435 \$493	\$405 \$459	\$405 \$450	\$350 \$397	\$350 \$397
61 62	\$644 \$711	\$644 \$711	\$593 \$656	\$593 \$656	\$568 \$628	\$568 \$628	\$543 \$600	\$543 \$600	\$493 \$545	\$493 \$545	\$459 \$508	\$459 \$508	\$397 \$439	\$397 \$439
63	\$711 \$752	\$711 \$752	\$693	\$693	\$663	\$663	\$600 \$634	\$600 \$634	\$545 \$576	\$545 \$576	\$506 \$537	\$506 \$537	\$464	\$464
64	\$765	\$765	\$705	\$705	\$675	\$675	\$645	\$645	\$586	\$586	\$546	\$546	\$472	\$472
65+	\$765	\$765	\$705	\$705	\$675	\$675	\$645	\$645	\$586	\$586	\$546	\$546	\$472	\$472

Monthly Rates Effective 01/01/11

T160 PPO 3500 HSA Compatible (1 member)

Rate Calcu	lation:	Find the	approp	oriate ba	se rate	listed be	elow.							
	Are	ea 1	Are	ea 2	Are	ea 3	Are	ea 4		ea 5		ea 6		ea 7
	Male	Female												
0	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
1	\$80	\$80	\$74	\$74	\$71	\$71	\$68 #68	\$68	\$61	\$61	\$57	\$57	\$49 \$40	\$49 \$40
2 3	\$80 \$75	\$80 \$75	\$74 \$69	\$74 \$69	\$71 \$66	\$71 \$66	\$68 \$63	\$68 \$63	\$61 \$57	\$61 \$57	\$57 \$53	\$57 \$53	\$49 \$46	\$49 \$46
4	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$57 \$53	\$57 \$53	\$49	\$33 \$49	\$43	\$43
5	\$65	\$65	\$59	\$59	\$57	\$57	\$54	\$54	\$49	\$49	\$46	\$46	\$40	\$40
6	\$61	\$61	\$56	\$56	\$54	\$54	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
7	\$58	\$58	\$54	\$54	\$52	\$52	\$49	\$49	\$45	\$45	\$42	\$42	\$36	\$36
8	\$58	\$58	\$53	\$53	\$51	\$51	\$49	\$49	\$44	\$44	\$41	\$41	\$35	\$35
9	\$58	\$58	\$53	\$53	\$51	\$51	\$49	\$49	\$44	\$44	\$41	\$41	\$36	\$36
10	\$59	\$59	\$55	\$55	\$52	\$52	\$50	\$50	\$45	\$45	\$42	\$42	\$36	\$36
11	\$62	\$62	\$57	\$57	\$55	\$55	\$53	\$53	\$48	\$48	\$44	\$44	\$38	\$38
12	\$67	\$67	\$62	\$62	\$59	\$59	\$57	\$57	\$52	\$52	\$48	\$48	\$41	\$41
13	\$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
14 15	\$84 \$91	\$84 \$91	\$77 \$84	\$77 \$84	\$74 \$81	\$74 \$81	\$71 \$77	\$71 \$77	\$64 \$70	\$64 \$70	\$60 \$65	\$60 \$65	\$51 \$56	\$51 \$56
16	\$97	\$97	\$90	\$90	\$86	\$86	\$77 \$82	\$77 \$82	\$70 \$74	\$70 \$74	\$69	\$69	\$60	\$60
17	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
18	\$106	\$106	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
19	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$77	\$77	\$67	\$67
20	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$69	\$69
21	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$81	\$81	\$70	\$70
22	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$81	\$81	\$70	\$70
23	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$81	\$81	\$70	\$70
24	\$113	\$113	\$104	\$104 \$104	\$100	\$100 \$100	\$95	\$95 \$95	\$86	\$86	\$81	\$81	\$70	\$70 \$70
25 26	\$113 \$113	\$113 \$113	\$104 \$104	\$104 \$104	\$100 \$100	\$100 \$100	\$95 \$95	\$95 \$95	\$86 \$86	\$86 \$86	\$81 \$81	\$81 \$81	\$70 \$70	\$70 \$70
27	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$81	\$81	\$70 \$70	\$70 \$70
28	\$113	\$113	\$104	\$104	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
29	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$70	\$70
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33	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$91	\$91	\$78	\$78
34 35	\$130 \$132	\$130 \$132	\$120 \$122	\$120 \$122	\$115 \$117	\$115 \$117	\$110 \$111	\$110 \$111	\$100 \$101	\$100 \$101	\$93 \$94	\$93 \$94	\$80 \$81	\$80 \$81
36	\$136	\$132 \$136	\$125	\$122 \$125	\$117 \$120	\$117 \$120	\$111 \$115	\$115	\$101 \$104	\$101	\$94 \$97	\$94 \$97	\$84	\$84
37	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
38	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$107	\$107	\$92	\$92
39	\$158	\$158	\$146	\$146	\$139	\$139	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
40	\$170	\$170	\$157	\$157	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$105	\$105
41	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$139	\$130	\$130	\$112	\$112
42	\$190	\$190	\$175	\$175	\$168	\$168	\$160	\$160	\$145	\$145	\$136	\$136	\$117	\$117
43	\$202	\$202	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$144	\$144	\$125	\$125
44 45	\$216 \$225	\$216 \$225	\$199 \$208	\$199 \$208	\$190 \$199	\$190 \$199	\$182 \$190	\$182 \$190	\$165 \$172	\$165 \$172	\$154 \$161	\$154 \$161	\$133 \$130	\$133 \$139
45 46	\$235	\$225 \$235	\$208 \$216	\$208 \$216	\$199 \$207	\$199	\$190 \$198	\$190 \$198	\$172 \$180	\$172 \$180	\$161 \$167	\$161 \$167	\$139 \$145	\$139 \$145
47	\$242	\$242	\$223	\$223	\$214	\$207	\$204	\$204	\$185	\$185	\$173	\$173	\$149	\$149
48	\$247	\$247	\$228	\$228	\$218	\$218	\$209	\$209	\$189	\$189	\$176	\$176	\$152	\$152
49	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
50	\$269	\$269	\$248	\$248	\$237	\$237	\$227	\$227	\$206	\$206	\$192	\$192	\$166	\$166
51	\$282	\$282	\$260	\$260	\$249	\$249	\$238	\$238	\$216	\$216	\$201	\$201	\$174	\$174
52	\$307	\$307	\$283	\$283	\$271	\$271	\$259	\$259	\$235	\$235	\$219	\$219	\$189	\$189
53 54	\$331	\$331	\$305	\$305	\$292	\$292	\$279	\$279	\$253	\$253	\$236	\$236	\$204	\$204
54 55	\$344 \$350	\$344 \$350	\$317 \$323	\$317 \$323	\$304 \$309	\$304 \$309	\$291 \$296	\$291 \$296	\$264 \$268	\$264 \$268	\$246 \$250	\$246 \$250	\$212 \$216	\$212 \$216
56	\$350 \$359	\$350 \$359	\$331	\$323 \$331	\$309 \$317	\$309 \$317	\$303	\$303	\$275	\$200 \$275	\$256	\$250 \$256	\$210	\$216
57	\$375	\$375	\$346	\$346	\$331	\$331	\$317	\$317	\$287	\$287	\$268	\$268	\$231	\$231
58	\$408	\$408	\$376	\$376	\$360	\$360	\$344	\$344	\$312	\$312	\$291	\$291	\$251	\$251
59	\$455	\$455	\$419	\$419	\$401	\$401	\$384	\$384	\$348	\$348	\$324	\$324	\$280	\$280
60	\$514	\$514	\$474	\$474	\$454	\$454	\$434	\$434	\$394	\$394	\$367	\$367	\$317	\$317
61	\$580	\$580	\$535	\$535	\$512	\$512	\$489	\$489	\$444	\$444	\$414	\$414	\$358	\$358
62	\$639	\$639	\$589	\$589	\$564	\$564	\$539	\$539	\$489	\$489	\$456	\$456	\$394	\$394
63	\$679	\$679	\$626	\$626	\$599	\$599	\$573	\$573	\$520	\$520	\$484	\$484	\$419	\$419
64 65+	\$699	\$699 \$699	\$644 \$644	\$644 \$644	\$616 \$616	\$616 \$616	\$589 \$589	\$589 \$589	\$535 \$535	\$535 \$535	\$499	\$499 \$499	\$431	\$431 \$431
+co	\$699	\$699	φ044	\$644	\$616	\$616	\$589	\$589	\$535	\$535	\$499	\$499	\$431	\$431

Monthly Rates Effective 01/01/11

T160 PPO 3500 HSA Compatible (2+ members)

Rate Calcu	lation:	Add tog	ether th	e base r	ates for	r each m	ember.							
		ea 1		ea 2		ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
1 2	\$79 \$77	\$79 \$77	\$73 \$71	\$73 \$71	\$70 \$68	\$70 \$68	\$66 \$65	\$66 \$65	\$60 \$59	\$60 \$59	\$56 \$55	\$56 \$55	\$48 \$48	\$48 \$48
3	\$77 \$70	\$77 \$70	\$65	\$65	\$62	\$62	\$59	\$59	\$59 \$54	\$5 <del>9</del>	\$50 \$50	\$50 \$50	\$43	\$43
4	\$64	\$64	\$59	\$59	\$56	\$56	\$54	\$54	\$49	\$49	\$46	\$46	\$39	\$39
5	\$59	\$59	\$54	\$54	\$52	\$52	\$49	\$49	\$45	\$45	\$42	\$42	\$36	\$36
6	\$54	\$54	\$50	\$50	\$48	\$48	\$46	\$46	\$41	\$41	\$39	\$39	\$33	\$33
7	\$51	\$51	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$36	\$36	\$31	\$31
8	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$35	\$35	\$31	\$31
9	\$50	\$50 ¢50	\$46	\$46	\$44	\$44	\$42	\$42	\$38 ¢45	\$38 ¢45	\$36	\$36	\$31 \$30	\$31 \$30
10 11	\$59 \$62	\$59 \$62	\$55 \$57	\$55 \$57	\$52 \$55	\$52 \$55	\$50 \$53	\$50 \$53	\$45 \$48	\$45 \$48	\$42 \$44	\$42 \$44	\$36 \$38	\$36 \$38
12	\$67	\$67	\$62	\$62	\$59	\$59	\$57	\$57	\$52	\$52	\$48	\$48	\$41	\$41
13	\$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
14	\$83	\$83	\$77	\$77	\$73	\$73	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
15	\$84	\$84	\$77	\$77	\$74	\$74	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
16	\$86	\$86	\$79	\$79	\$76	\$76	\$73	\$73	\$66	\$66	\$61	\$61	\$53	\$53
17	\$90	\$90	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$56	\$56
18 19	\$93 \$93	\$93 \$93	\$85 \$86	\$85 \$86	\$82 \$82	\$82 \$82	\$78 \$78	\$78 \$78	\$71 \$71	\$71 \$71	\$66 \$66	\$66 \$66	\$57 \$57	\$57 \$57
20	\$95	\$95	\$87	\$87	\$83	\$83	\$78 \$80	\$78 \$80	\$71 \$72	\$71 \$72	\$67	\$67	\$57 \$58	\$57 \$58
21	\$96	\$96	\$89	\$89	\$85	\$85	\$80 \$81	\$81	\$7 <b>2</b> \$74	\$74	\$69	\$69	\$59	\$59
22	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
23	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
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26	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59 \$50	\$59
27 28	\$96 \$96	\$96 \$96	\$89 \$89	\$89 \$89	\$85 \$85	\$85 \$85	\$81 \$81	\$81 \$81	\$74 \$74	\$74 \$74	\$69 \$69	\$69 \$69	\$59 \$59	\$59 \$59
29	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$7 <b>4</b>	\$74	\$69	\$69	\$59	\$59
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31	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
32	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
33	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
34 35	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74 \$74	\$74 \$74	\$69	\$69	\$59 \$50	\$59
36	\$96 \$96	\$96 \$96	\$89 \$89	\$89 \$89	\$85 \$85	\$85 \$85	\$81 \$81	\$81 \$81	\$74 \$74	\$74 \$74	\$69 \$69	\$69 \$69	\$59 \$59	\$59 \$59
37	\$98	\$98	\$90	\$90	\$86	\$86	\$82	\$82	\$7 <b>5</b>	\$75	\$70	\$70	\$60	\$60
38	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$78	\$78	\$73	\$73	\$63	\$63
39	\$107	\$107	\$98	\$98	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
40	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$88	\$88	\$82	\$82	\$71	\$71
41	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$77	\$77
42	\$131	\$131 \$140	\$121	\$121	\$116	\$116 \$105	\$111	\$111	\$101 \$100	\$101	\$94	\$94	\$81	\$81
43 44	\$142 \$153	\$142 \$153	\$131 \$141	\$131 \$141	\$125 \$135	\$125 \$135	\$120 \$129	\$120 \$129	\$109 \$117	\$109 \$117	\$101 \$109	\$101 \$109	\$87 \$94	\$87 \$94
45	\$161	\$161	\$149	\$149	\$142	\$142	\$136	\$136	\$124	\$124	\$115	\$115	\$99	\$99
46	\$169	\$169	\$156	\$156	\$149	\$149	\$143	\$143	\$129	\$129	\$120	\$120	\$104	\$104
47	\$175	\$175	\$161	\$161	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
48	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
49	\$189	\$189	\$174	\$174	\$166	\$166	\$159	\$159	\$144	\$144	\$135	\$135	\$116	\$116
50 51	\$199 \$211	\$199 \$211	\$184 \$195	\$184 \$105	\$176 \$186	\$176 \$186	\$168 \$178	\$168 \$178	\$152 \$162	\$152 \$162	\$142 \$151	\$142 \$151	\$123 \$130	\$123 \$130
51 52	\$211 \$232	\$211 \$232	\$195 \$214	\$195 \$214	\$186 \$205	\$186 \$205	\$178 \$196	\$178 \$196	\$162 \$178	\$162 \$178	\$151 \$165	\$151 \$165	\$130 \$143	\$130 \$143
53	\$252	\$252	\$232	\$232	\$222	\$222	\$213	\$213	\$193	\$178	\$180	\$180	\$155	\$155
54	\$264	\$264	\$244	\$244	\$233	\$233	\$223	\$223	\$202	\$202	\$189	\$189	\$163	\$163
55	\$271	\$271	\$250	\$250	\$239	\$239	\$228	\$228	\$207	\$207	\$193	\$193	\$167	\$167
56	\$278	\$278	\$257	\$257	\$246	\$246	\$235	\$235	\$213	\$213	\$199	\$199	\$172	\$172
57	\$292	\$292	\$269	\$269	\$258	\$258	\$246	\$246	\$224	\$224	\$208	\$208	\$180	\$180
58 50	\$319	\$319	\$294	\$294	\$282	\$282	\$269	\$269	\$244	\$244	\$228	\$228	\$197	\$197
59 60	\$356 \$404	\$356 \$404	\$329 \$373	\$329 \$373	\$314 \$357	\$314 \$357	\$301 \$341	\$301 \$341	\$273 \$310	\$273 \$310	\$254 \$288	\$254 \$288	\$220 \$249	\$220 \$249
61	\$457	\$404 \$457	\$422	\$422	\$404	\$404	\$386	\$386	\$350	\$350 \$350	\$326	\$326	\$249 \$282	\$249 \$282
62	\$505	\$505	\$466	\$466	\$446	\$446	\$426	\$426	\$387	\$387	\$361	\$361	\$312	\$312
63	\$539	\$539	\$497	\$497	\$475	\$475	\$454	\$454	\$412	\$412	\$384	\$384	\$332	\$332
64	\$643	\$643	\$593	\$593	\$568	\$568	\$543	\$543	\$493	\$493	\$459	\$459	\$397	\$397
65+	\$643	\$643	\$593	\$593	\$568	\$568	\$543	\$543	\$493	\$493	\$459	\$459	\$397	\$397

Monthly Rates Effective 01/01/11

P958 Right Plan -- with No RX (1 member)

Rate Calcu	lation:	Find the	approp	riate ba	se rate	listed be	elow.							
	Are	ea 1	Are	ea 2	Are	ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female												
0	\$321	\$321	\$296	\$296	\$283	\$283	\$271	\$271	\$245	\$245	\$229	\$229	\$198	\$198
1	\$220	\$220	\$203	\$203	\$194	\$194	\$185	\$185	\$168	\$168	\$157	\$157	\$135	\$135
2	\$134	\$134	\$124	\$124	\$119	\$119	\$113	\$113	\$103	\$103	\$96	\$96	\$83	\$83
3	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$91	\$91	\$78	\$78
4	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
5	\$114	\$114	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
6	\$108	\$108	\$100	\$100 *00	\$96	\$96	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
7 8	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74	\$64 \$60	\$64
9	\$101 \$101	\$101 \$101	\$93	\$93	\$89 \$89	\$89 \$89	\$85	\$85 \$85	\$77 \$77	\$77 \$77	\$72 \$72	\$72	\$62 \$62	\$62
10	\$101	\$101	\$93 \$93	\$93 \$93	\$89	\$89	\$85 \$85	\$85	\$77 \$77	\$77 \$77	\$72 \$72	\$72 \$72	\$62	\$62 \$62
11	\$101	\$101	\$93	\$93	\$89	\$89	\$86	\$86	\$77 \$78	\$77 \$78	\$72 \$72	\$72 \$72	\$62	\$62
12	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74	\$64	\$64
13	\$111	\$111	\$102	\$102	\$98	\$98	\$93	\$93	\$85	\$85	\$79	\$79	\$68	\$68
14	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
15	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
16	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$108	\$108	\$101	\$101	\$87	\$87
17	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
18	\$162	\$162	\$149	\$149	\$143	\$143	\$136	\$136	\$124	\$124	\$115	\$115	\$100	\$100
19	\$162	\$162	\$149	\$149	\$143	\$143	\$136	\$136	\$124	\$124	\$115	\$115	\$100	\$100
20	\$162	\$162	\$149	\$149	\$143	\$143	\$136	\$136	\$124	\$124	\$115	\$115	\$100	\$100
21	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
22	\$165	\$165	\$152	\$152	\$146	\$146	\$139	\$139	\$126	\$126	\$118	\$118	\$102	\$102
23	\$169	\$169	\$156	\$156	\$149	\$149	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
24	\$171	\$171	\$157	\$157	\$151	\$151	\$144	\$144	\$131	\$131	\$122	\$122	\$105	\$105
25	\$171	\$171	\$157	\$157	\$151	\$151	\$144	\$144	\$131	\$131	\$122	\$122	\$105	\$105
26	\$171	\$171	\$157	\$157	\$151	\$151	\$144	\$144	\$131	\$131	\$122	\$122	\$105	\$105
27	\$171	\$171	\$158	\$158	\$151	\$151	\$145	\$145	\$131	\$131	\$122	\$122	\$106	\$106
28	\$175	\$175	\$161	\$161	\$154	\$154	\$147	\$147	\$134	\$134	\$125	\$125	\$108	\$108
29	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
30	\$185	\$185	\$170	\$170	\$163	\$163	\$156	\$156	\$141	\$141	\$132	\$132	\$114	\$114
31	\$189	\$189	\$174	\$174	\$166	\$166	\$159	\$159	\$144	\$144	\$135	\$135	\$116	\$116
32	\$192	\$192	\$177	\$177	\$170	\$170	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
33	\$195	\$195	\$180	\$180 \$100	\$172	\$172	\$165	\$165	\$149	\$149	\$139	\$139	\$120	\$120
34 35	\$198 \$200	\$198 \$200	\$183 \$185	\$183 \$185	\$175 \$177	\$175 \$177	\$167 \$169	\$167 \$169	\$152 \$153	\$152 \$153	\$141 \$143	\$141 \$143	\$122 \$123	\$122 \$123
36	\$200 \$202	\$200 \$202	\$186	\$186	\$177 \$178	\$177 \$178	\$171	\$171	\$155	\$155	\$143 \$144	\$143 \$144	\$125	\$125
37	\$206	\$206	\$190	\$190	\$182	\$170	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
38	\$211	\$211	\$195	\$195	\$186	\$186	\$178	\$178	\$162	\$162	\$151	\$151	\$130	\$130
39	\$221	\$221	\$204	\$204	\$195	\$195	\$187	\$187	\$169	\$169	\$158	\$158	\$136	\$136
40	\$236	\$236	\$218	\$218	\$208	\$208	\$199	\$199	\$181	\$181	\$168	\$168	\$145	\$145
41	\$252	\$252	\$232	\$232	\$222	\$222	\$212	\$212	\$193	\$193	\$180	\$180	\$155	\$155
42	\$266	\$266	\$245	\$245	\$235	\$235	\$224	\$224	\$203	\$203	\$190	\$190	\$164	\$164
43	\$276	\$276	\$254	\$254	\$243	\$243	\$233	\$233	\$211	\$211	\$197	\$197	\$170	\$170
44	\$285	\$285	\$263	\$263	\$252	\$252	\$241	\$241	\$219	\$219	\$204	\$204	\$176	\$176
45	\$292	\$292	\$269	\$269	\$257	\$257	\$246	\$246	\$223	\$223	\$208	\$208	\$180	\$180
46	\$295	\$295	\$272	\$272	\$261	\$261	\$249	\$249	\$226	\$226	\$211	\$211	\$182	\$182
47	\$299	\$299	\$276	\$276	\$264	\$264	\$252	\$252	\$229	\$229	\$213	\$213	\$184	\$184
48	\$311	\$311	\$287	\$287	\$275	\$275	\$263	\$263	\$238	\$238	\$222	\$222	\$192	\$192
49	\$329	\$329	\$304	\$304	\$291	\$291	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
50	\$351	\$351	\$324	\$324	\$310	\$310	\$296	\$296	\$269	\$269	\$251	\$251	\$217	\$217
51	\$374	\$374	\$345	\$345	\$330	\$330	\$316	\$316	\$286	\$286	\$267	\$267	\$231	\$231
52	\$395	\$395	\$365	\$365	\$349	\$349	\$334	\$334	\$303	\$303	\$282	\$282	\$244	\$244
53	\$413	\$413	\$381	\$381	\$364	\$364	\$348	\$348	\$316	\$316	\$295	\$295	\$255	\$255
54	\$424	\$424	\$391	\$391	\$374	\$374	\$358	\$358	\$325	\$325	\$303	\$303	\$262	\$262
55 56	\$430	\$430	\$397	\$397	\$380	\$380	\$363	\$363	\$330	\$330	\$307	\$307	\$265	\$265
56 57	\$439	\$439	\$405	\$405	\$388	\$388	\$371	\$371	\$336	\$336	\$313	\$313	\$271	\$271
57 59	\$458 \$496	\$458 \$486	\$422 \$449	\$422	\$404	\$404	\$386	\$386	\$351 \$373	\$351 \$372	\$327	\$327	\$282	\$282
58 50	\$486	\$486	\$448	\$448	\$429	\$429	\$410	\$410	\$372	\$372	\$347	\$347	\$300	\$300
59 60	\$531 \$594	\$531 \$594	\$490 \$547	\$490 \$547	\$469 \$524	\$469 \$524	\$448	\$448 \$501	\$407 \$455	\$407 \$455	\$379 \$424	\$379 \$424	\$328 \$366	\$328 \$366
60 61	\$594 \$666	\$594 \$666	\$547 \$614	\$547 \$614	\$524 \$588	\$524 \$588	\$501 \$562	\$501 \$562	\$455 \$510	\$455 \$510	\$424 \$475	\$424 \$475	\$366 \$411	\$366 \$411
62	\$666 \$729	\$666 \$729	\$672	\$614 \$672	\$643	\$643	\$615	\$562 \$615	\$510 \$558	\$510 \$558	\$475 \$520	\$475 \$520	\$411 \$449	\$411 \$449
62 63	\$729 \$763	\$729 \$763	\$704	\$672 \$704	\$673	\$643 \$673	\$644	\$615 \$644	\$584	\$558 \$584	\$520 \$545	\$520 \$545	\$449 \$471	\$449 \$471
64	\$763 \$767	\$763 \$767	\$704 \$708	\$704 \$708	\$673 \$677	\$673 \$677	\$648	\$644 \$648	\$588	\$584 \$588	\$545 \$548	\$545 \$548	\$471 \$473	\$471 \$473
65+	\$767	\$767	\$708	\$708	\$677	\$677	\$648	\$648	\$588	\$588	\$548 \$548	\$548 \$548	\$473	\$473 \$473
00+	ΨΙΟΙ	ψίθί	φ/06	ψ100	ψΟΙΙ	ΨΟΙΙ	ψ040	ψ040	φυσο	ψυσο	ψ040	ψυ40	ψ+/3	ψ+/3

Monthly Rates Effective 01/01/11

PE48 Right Plan -- with Generic RX (1 member)

Rate Calcu	ılation:	Find the	approp	oriate ba	se rate	listed be	elow.							
		ea 1	Are	ea 2	Are	ea 3	Are	ea 4	Are	ea 5		ea 6	Are	ea 7
	Male	Female												
0	\$342	\$342	\$315	\$315	\$302	\$302	\$288	\$288	\$262	\$262	\$244	\$244	\$211	\$211
1	\$245	\$245	\$226	\$226	\$216	\$216	\$207	\$207	\$187	\$187	\$175	\$175	\$151	\$151
2	\$159	\$159	\$147	\$147	\$141	\$141	\$134	\$134	\$122	\$122	\$114	\$114	\$98	\$98
3	\$151	\$151	\$139	\$139	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$93	\$93
4	\$142	\$142	\$131 \$104	\$131 \$104	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$88	\$88
5	\$135	\$135 \$138	\$124	\$124	\$119	\$119	\$113	\$113	\$103	\$103	\$96	\$96	\$83 \$70	\$83
6 7	\$128 \$123	\$128 \$123	\$118 \$113	\$118 \$113	\$113 \$108	\$113 \$108	\$108 \$103	\$108 \$103	\$98 \$94	\$98 \$94	\$91 \$87	\$91 \$87	\$79 \$75	\$79 \$75
8	\$119	\$123 \$119	\$110	\$110	\$105	\$106 \$105	\$103	\$103	\$94 \$91	\$94 \$91	\$85	\$85	\$73 \$73	\$73 \$73
9	\$119	\$119	\$110	\$110	\$105	\$105 \$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73 \$73	\$73
10	\$119	\$119	\$110	\$110	\$105	\$105 \$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
11	\$120	\$120	\$110	\$110	\$105	\$105	\$101	\$101	\$91	\$91	\$85	\$85	\$74	\$74
12	\$122	\$122	\$113	\$113	\$108	\$108	\$103	\$103	\$94	\$94	\$87	\$87	\$75	\$75
13	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$79	\$79
14	\$139	\$139	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
15	\$146	\$146	\$135	\$135	\$129	\$129	\$124	\$124	\$112	\$112	\$104	\$104	\$90	\$90
16	\$167	\$167	\$154	\$154	\$147	\$147	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
17	\$184	\$184	\$170	\$170	\$163	\$163	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
18	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
19	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
20	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
21	\$193	\$193	\$178	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
22	\$195	\$195	\$180	\$180	\$172	\$172	\$165	\$165	\$149	\$149	\$139	\$139	\$120	\$120
23 24	\$199	\$199	\$183	\$183	\$176	\$176	\$168	\$168	\$152	\$152	\$142	\$142	\$123	\$123
24 25	\$201 \$201	\$201 \$201	\$185	\$185 \$185	\$177 \$177	\$177 \$177	\$170	\$170 \$170	\$154	\$154 \$154	\$143 \$143	\$143	\$124 \$124	\$124 \$124
25 26	\$201	\$201	\$185 \$185	\$185 \$185	\$177 \$177	\$177 \$177	\$170 \$170	\$170 \$170	\$154 \$154	\$154 \$154	\$143	\$143 \$143	\$124 \$124	\$124 \$124
27	\$202	\$201	\$186	\$186	\$177 \$178	\$177 \$178	\$170	\$170 \$170	\$154 \$154	\$154	\$144	\$144	\$124	\$124
28	\$207	\$207	\$191	\$191	\$182	\$170 \$182	\$174	\$174	\$158	\$158	\$148	\$148	\$127	\$127
29	\$213	\$213	\$197	\$197	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$131	\$131
30	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$167	\$167	\$156	\$156	\$135	\$135
31	\$223	\$223	\$206	\$206	\$197	\$197	\$188	\$188	\$171	\$171	\$159	\$159	\$137	\$137
32	\$227	\$227	\$209	\$209	\$200	\$200	\$191	\$191	\$174	\$174	\$162	\$162	\$140	\$140
33	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
34	\$233	\$233	\$215	\$215	\$205	\$205	\$196	\$196	\$178	\$178	\$166	\$166	\$143	\$143
35	\$235	\$235	\$217	\$217	\$208	\$208	\$199	\$199	\$180	\$180	\$168	\$168	\$145	\$145
36	\$238	\$238	\$219	\$219	\$210	\$210	\$201	\$201	\$182	\$182	\$170	\$170	\$146	\$146
37	\$242	\$242	\$223	\$223	\$214	\$214	\$204	\$204	\$185	\$185	\$173	\$173	\$149	\$149
38	\$247	\$247	\$228	\$228	\$218	\$218	\$209	\$209	\$189	\$189	\$176	\$176	\$152	\$152
39 40	\$257 \$270	\$257 \$270	\$237 \$249	\$237 \$249	\$227 \$239	\$227 \$239	\$217 \$228	\$217 \$228	\$197 \$207	\$197 \$207	\$183 \$193	\$183 \$193	\$158 \$167	\$158 \$167
40	\$270 \$285	\$270 \$285	\$249 \$263	\$249 \$263	\$259 \$251	\$259 \$251	\$240	\$240	\$207 \$218	\$207 \$218	\$203	\$203	\$176	\$176
42	\$298	\$298	\$275	\$275	\$263	\$263	\$252	\$252	\$228	\$228	\$213	\$213	\$176	\$170
43	\$308	\$308	\$284	\$284	\$272	\$272	\$260	\$260	\$236	\$236	\$220	\$220	\$190	\$190
44	\$318	\$318	\$293	\$293	\$280	\$280	\$268	\$268	\$243	\$243	\$227	\$227	\$196	\$196
45	\$324	\$324	\$299	\$299	\$286	\$286	\$273	\$273	\$248	\$248	\$231	\$231	\$200	\$200
46	\$328	\$328	\$302	\$302	\$289	\$289	\$276	\$276	\$251	\$251	\$234	\$234	\$202	\$202
47	\$331	\$331	\$306	\$306	\$292	\$292	\$280	\$280	\$254	\$254	\$237	\$237	\$204	\$204
48	\$343	\$343	\$316	\$316	\$303	\$303	\$290	\$290	\$263	\$263	\$245	\$245	\$212	\$212
49	\$361	\$361	\$333	\$333	\$319	\$319	\$305	\$305	\$276	\$276	\$258	\$258	\$223	\$223
50	\$383	\$383	\$353	\$353	\$338	\$338	\$323	\$323	\$293	\$293	\$273	\$273	\$236	\$236
51 50	\$406	\$406	\$374	\$374	\$358	\$358	\$343	\$343	\$311	\$311	\$290	\$290	\$250	\$250
52 53	\$428	\$428	\$395	\$395	\$378	\$378	\$361	\$361	\$328	\$328	\$306	\$306	\$264	\$264
53 54	\$447 \$458	\$447 \$458	\$412 \$422	\$412 \$422	\$394 \$404	\$394 \$404	\$377 \$386	\$377 \$386	\$342 \$351	\$342 \$351	\$319 \$327	\$319 \$327	\$275 \$282	\$275 \$282
54	\$458 \$464	\$458 \$464	\$422 \$427	\$422 \$427	\$404 \$409	\$404 \$409	\$386 \$391	\$386 \$391	\$351 \$355	\$351 \$355	\$327 \$331	\$327 \$331	\$282 \$286	\$282 \$286
56	\$464 \$472	\$464 \$472	\$427 \$435	\$427 \$435	\$409 \$417	\$409 \$417	\$391	\$391	\$362	\$355 \$362	\$337	\$337	\$286 \$291	\$286 \$291
57	\$492	\$492	\$453	\$453	\$434	\$434	\$415	\$415	\$376	\$376	\$357 \$351	\$35 <i>1</i>	\$303	\$303
58	\$523	\$523	\$482	\$482	\$461	\$461	\$441	\$441	\$400	\$400	\$373	\$373	\$322	\$322
59	\$569	\$569	\$525	\$525	\$502	\$502	\$480	\$480	\$436	\$436	\$406	\$406	\$351	\$351
60	\$632	\$632	\$583	\$583	\$558	\$558	\$533	\$533	\$484	\$484	\$451	\$451	\$390	\$390
61	\$704	\$704	\$649	\$649	\$621	\$621	\$594	\$594	\$539	\$539	\$502	\$502	\$434	\$434
62	\$766	\$766	\$706	\$706	\$676	\$676	\$647	\$647	\$587	\$587	\$547	\$547	\$473	\$473
63	\$803	\$803	\$740	\$740	\$708	\$708	\$677	\$677	\$615	\$615	\$573	\$573	\$495	\$495
64	\$812	\$812	\$748	\$748	\$716	\$716	\$685	\$685	\$622	\$622	\$579	\$579	\$501	\$501
65+	\$812	\$812	\$748	\$748	\$716	\$716	\$685	\$685	\$622	\$622	\$579	\$579	\$501	\$501

Monthly Rates Effective 01/01/11

PE49 Right Plan -- with Full RX (1 member)

late Galcu		Find the						- 4						7
		ea 1		a 2		ea 3		ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$359	\$359	\$331	\$331	\$316	\$316	\$302	\$302	\$274	\$274	\$256	\$256	\$221	\$221
1	\$264	\$264	\$244	\$244	\$233	\$233	\$223	\$223	\$202	\$202	\$188	\$188	\$163	\$163
2	\$181	\$181	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$129	\$129	\$112	\$112
3	\$171	\$171	\$158	\$158	\$151	\$151	\$144	\$144	\$131	\$131	\$122	\$122	\$105	\$105
4	\$161	\$161	\$149	\$149	\$142	\$142	\$136	\$136	\$124	\$124	\$115	\$115	\$99	\$99
5	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
6	\$146	\$146	\$134	\$134	\$128	\$128	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
7	\$140	\$140	\$129	\$129	\$124	\$124	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
8	\$137	\$137	\$127	\$127	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
9	\$137	\$137	\$127	\$127	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
10	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$106	\$106	\$98	\$98	\$85	\$85
11	\$140	\$140	\$129	\$129	\$124	\$124	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
12	\$146	\$146	\$134	\$134	\$129	\$129	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
13	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
14	\$165	\$165	\$152	\$152	\$145	\$145	\$139	\$139	\$126	\$126	\$117	\$117	\$101	\$101
15	\$172	\$172	\$158	\$158	\$152	\$152	\$145	\$145	\$131	\$131	\$123	\$123	\$106	\$106
16	\$195	\$195	\$180	\$180	\$172	\$172	\$165	\$165	\$150	\$150	\$139	\$139	\$120	\$120
17	\$216	\$216	\$199	\$199	\$191	\$191	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
18	\$227	\$227	\$209	\$209	\$200	\$200	\$192	\$192	\$174	\$174	\$162	\$162	\$140	\$140
19	\$227	\$227	\$210	\$210	\$201	\$201	\$192	\$192	\$174	\$174	\$162	\$162	\$140	\$140
20	\$227	\$227	\$210	\$210	\$201	\$201	\$192	\$192	\$174	\$174	\$162	\$162	\$140	\$140
21	\$228	\$228	\$210	\$210	\$201	\$201	\$192	\$192	\$174	\$174	\$162	\$162	\$140	\$140
22	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$176	\$176	\$164	\$164	\$141	\$141
23	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$166	\$166	\$144	\$144
24	\$235	\$235	\$217	\$217	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
25	\$235	\$235	\$217	\$217	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
26	\$235	\$235	\$217	\$217	\$208	\$208	\$199	\$199	\$180	\$180	\$168	\$168	\$145	\$145
27	\$236	\$236	\$218	\$218	\$209	\$209	\$199	\$199	\$181	\$181	\$169	\$169	\$146	\$146
28	\$242	\$242	\$223	\$223	\$214	\$214	\$204	\$204	\$186	\$186	\$173	\$173	\$149	\$149
29	\$250	\$250	\$230	\$230	\$220	\$220	\$211	\$211	\$191	\$191	\$178	\$178	\$154	\$154
30	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
31	\$261	\$261	\$241	\$241	\$230	\$230	\$220	\$220	\$200	\$200	\$186	\$186	\$161	\$161
32	\$265	\$265	\$244	\$244	\$234	\$234	\$223	\$223	\$200	\$200	\$189	\$189	\$163	\$163
33	\$268	\$268	\$244 \$247	\$244 \$247	\$236	\$236	\$226	\$226	\$205 \$205	\$205	\$191	\$191	\$165	\$165
34	\$200 \$271	\$200 \$271	\$250	\$250	\$239	\$239	\$228	\$228	\$203	\$203	\$193	\$193	\$167	\$167
35	\$274	\$274	\$253	\$253	\$242	\$242	\$231	\$231	\$210	\$207	\$196	\$196	\$169	\$169
36	\$274 \$278	\$274 \$278	\$256	\$256	\$242 \$245	\$242 \$245	\$234	\$234	\$210 \$213	\$210 \$213	\$198	\$198	\$171	\$171
37	\$283	\$276 \$283	\$261	\$261	\$250	\$250	\$239	\$239	\$213 \$217	\$217	\$202	\$202	\$171 \$175	\$175
38	\$291	\$203 \$291	\$268	\$268	\$256	\$256	\$245	\$245	\$223	\$217	\$202	\$202	\$179	\$179
39	\$300	\$300	\$200 \$277	\$200 \$277		\$265	\$253	\$253	\$230	\$230	\$207 \$214	\$207 \$214	\$179 \$185	
40	\$314				\$265 \$277			\$265						\$185
		\$314	\$290	\$290		\$277	\$265		\$241	\$241	\$224	\$224	\$194	\$194 \$203
41	\$329	\$329	\$303	\$303	\$290	\$290	\$277	\$277	\$252	\$252	\$235	\$235	\$203	
42	\$343	\$343	\$316	\$316	\$303	\$303	\$289	\$289	\$262	\$262	\$245	\$245	\$211	\$211
43	\$355	\$355	\$328	\$328	\$314	\$314	\$300	\$300	\$272	\$272	\$254	\$254	\$219	\$219
44	\$366	\$366	\$338	\$338	\$323	\$323	\$309	\$309	\$281	\$281	\$261	\$261	\$226	\$226
45 46	\$375	\$375	\$345	\$345	\$331	\$331	\$316	\$316	\$287	\$287	\$267	\$267	\$231	\$231
46	\$379	\$379	\$350	\$350	\$335	\$335	\$320	\$320	\$290	\$290	\$271	\$271	\$234	\$234
47	\$386	\$386	\$356	\$356	\$341	\$341	\$326	\$326	\$296	\$296	\$276	\$276	\$238	\$238
48	\$400	\$400	\$368	\$368	\$353	\$353	\$337	\$337	\$306	\$306	\$285	\$285	\$246	\$246
49	\$420	\$420	\$387	\$387	\$370	\$370	\$354	\$354	\$321	\$321	\$300	\$300	\$259	\$259
50	\$445	\$445	\$410	\$410	\$392	\$392	\$375	\$375	\$340	\$340	\$317	\$317	\$274	\$274
51	\$471	\$471	\$434	\$434	\$416	\$416	\$398	\$398	\$361	\$361	\$336	\$336	\$291	\$291
52	\$497	\$497	\$458	\$458	\$439	\$439	\$419	\$419	\$381	\$381	\$355	\$355	\$306	\$306
53	\$518	\$518	\$478	\$478	\$457	\$457	\$437	\$437	\$397	\$397	\$370	\$370	\$320	\$320
54	\$532	\$532	\$490	\$490	\$469	\$469	\$449	\$449	\$407	\$407	\$380	\$380	\$328	\$328
55	\$540	\$540	\$498	\$498	\$477	\$477	\$456	\$456	\$414	\$414	\$386	\$386	\$333	\$333
56	\$552	\$552	\$508	\$508	\$487	\$487	\$465	\$465	\$422	\$422	\$394	\$394	\$340	\$340
57	\$574	\$574	\$529	\$529	\$507	\$507	\$484	\$484	\$440	\$440	\$410	\$410	\$354	\$354
58	\$612	\$612	\$564	\$564	\$540	\$540	\$516	\$516	\$469	\$469	\$437	\$437	\$377	\$377
59	\$666	\$666	\$614	\$614	\$588	\$588	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411
60	\$736	\$736	\$678	\$678	\$649	\$649	\$621	\$621	\$563	\$563	\$525	\$525	\$454	\$454
61	\$812	\$812	\$749	\$749	\$717	\$717	\$686	\$686	\$622	\$622	\$580	\$580	\$501	\$501
								-						
	<b>ሲ</b> ያያስ	42201	ΨQ11	4277	4///							4678	4.67.7	
62	\$880	\$880	\$811 \$850	\$811 \$850	\$777 \$914	\$777	\$743 \$770	\$743 \$770	\$674 \$706	\$674 \$706	\$628 \$659	\$628 \$659	\$543 \$560	\$543
	\$880 \$922 \$937	\$880 \$922 \$937	\$811 \$850 \$864	\$811 \$850 \$864	\$777 \$814 \$827	\$814 \$827	\$743 \$778 \$791	\$743 \$778 \$791	\$706 \$718	\$706 \$718	\$628 \$658 \$669	\$628 \$658 \$669	\$543 \$569 \$578	\$543 \$569 \$578

Monthly Rates Effective 01/01/11

Right Plan (w/ \$500 deduct) -- with Gen RX (1 member)

Rate Calcu	lation:	Find the	approp	riate ba	se rate	listed be	elow.							
	Are	ea 1	Are	ea 2	Are	ea 3		ea 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female												
0	\$289	\$289	\$266	\$266	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
1	\$208	\$208	\$191	\$191	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
2	\$134	\$134	\$124	\$124	\$118	\$118	\$113	\$113	\$103	\$103	\$96	\$96	\$82	\$82
3	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
4	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
5	\$114	\$114	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
6	\$107	\$107	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
7	\$104	\$104	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
8	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
9	\$100	\$100 \$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
10 11	\$100 \$102	\$100 \$102	\$92 \$94	\$92 \$94	\$88 \$90	\$88 \$90	\$84 \$86	\$84 \$86	\$76 \$78	\$76 \$78	\$71 \$73	\$71 \$73	\$61 \$63	\$61 \$63
12	\$102	\$102	\$98	\$98	\$90 \$94	\$90 \$94	\$89	\$89	\$78 \$81	\$81	\$75 \$76	\$75 \$76	\$65	\$65
13	\$112	\$100	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
14	\$112	\$112	\$104	\$104	\$105	\$105	\$101	\$101	\$91	\$91	\$85	\$85	\$73	\$73
15	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
16	\$145	\$145	\$134	\$134	\$128	\$128	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
17	\$161	\$161	\$148	\$134 \$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
18	\$163	\$163	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
19	\$163	\$163	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
20	\$163	\$163	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
21	\$164	\$164	\$152	\$152	\$145	\$145	\$139	\$139	\$126	\$126	\$117	\$117	\$101	\$101
22	\$168	\$168	\$155	\$155	\$148	\$148	\$141	\$141	\$128	\$128	\$120	\$120	\$103	\$103
23	\$170	\$170	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
24	\$170	\$170	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
25	\$170	\$170	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
26	\$170	\$170	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
27	\$174	\$174	\$160	\$160	\$154	\$154	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
28	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
29	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
30	\$188	\$188	\$173	\$173	\$166	\$166	\$159	\$159	\$144	\$144	\$134	\$134	\$116	\$116
31	\$190	\$190	\$176	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$117	\$117
32	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
33	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
34	\$199	\$199	\$183	\$183	\$175 \$177	\$175	\$168	\$168	\$152	\$152	\$142	\$142	\$122 \$124	\$122
35 36	\$201 \$204	\$201 \$204	\$185 \$188	\$185 \$188	\$177 \$180	\$177 \$180	\$169 \$172	\$169 \$172	\$154 \$156	\$154 \$156	\$143 \$145	\$143 \$145	\$124 \$126	\$124 \$126
37	\$204	\$204	\$192	\$192	\$184	\$184	\$172	\$172	\$159	\$150	\$149	\$149	\$128	\$128
38	\$213	\$213	\$197	\$197	\$188	\$188	\$180	\$170	\$163	\$163	\$152	\$152	\$131	\$131
39	\$221	\$221	\$204	\$204	\$195	\$195	\$186	\$186	\$169	\$169	\$158	\$158	\$136	\$136
40	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$178	\$178	\$166	\$166	\$144	\$144
41	\$249	\$249	\$229	\$229	\$220	\$220	\$210	\$210	\$190	\$190	\$178	\$178	\$153	\$153
42	\$257	\$257	\$237	\$237	\$227	\$227	\$217	\$217	\$197	\$197	\$183	\$183	\$158	\$158
43	\$265	\$265	\$245	\$245	\$234	\$234	\$224	\$224	\$203	\$203	\$189	\$189	\$164	\$164
44	\$274	\$274	\$252	\$252	\$241	\$241	\$231	\$231	\$209	\$209	\$195	\$195	\$169	\$169
45	\$277	\$277	\$255	\$255	\$244	\$244	\$234	\$234	\$212	\$212	\$197	\$197	\$171	\$171
46	\$279	\$279	\$257	\$257	\$246	\$246	\$236	\$236	\$214	\$214	\$199	\$199	\$172	\$172
47	\$289	\$289	\$267	\$267	\$255	\$255	\$244	\$244	\$222	\$222	\$207	\$207	\$178	\$178
48	\$299	\$299	\$276	\$276	\$264	\$264	\$252	\$252	\$229	\$229	\$213	\$213	\$184	\$184
49	\$315	\$315	\$291	\$291	\$278	\$278	\$266	\$266	\$242	\$242	\$225	\$225	\$194	\$194
50	\$334	\$334	\$308	\$308	\$295	\$295	\$282	\$282	\$256	\$256	\$238	\$238	\$206	\$206
51	\$355	\$355	\$327	\$327	\$313	\$313	\$299	\$299	\$272	\$272	\$253	\$253	\$219	\$219
52	\$374	\$374	\$345	\$345	\$330	\$330	\$316	\$316	\$287	\$287	\$267	\$267	\$231	\$231
53	\$386	\$386	\$356	\$356	\$341	\$341	\$326	\$326	\$295	\$295	\$275	\$275	\$238	\$238
54	\$392	\$392	\$362	\$362	\$346	\$346	\$331	\$331	\$300	\$300	\$280	\$280	\$242	\$242
55 56	\$399	\$399	\$367	\$367	\$352	\$352	\$336	\$336	\$305	\$305	\$284	\$284	\$246	\$246
56 57	\$406	\$406	\$374	\$374	\$358	\$358	\$343	\$343	\$311	\$311	\$290	\$290	\$250	\$250
57 50	\$424	\$424	\$391	\$391	\$374	\$374	\$358	\$358	\$325	\$325	\$303	\$303	\$261	\$261
58 59	\$456 \$407	\$456 \$407	\$421 \$450	\$421 \$450	\$403 \$439	\$403	\$385	\$385 \$419	\$349 \$381	\$349	\$326 \$355	\$326	\$281	\$281
60	\$497 \$553	\$497 \$553	\$458 \$510	\$458 \$510	\$439 \$488	\$439 \$488	\$419 \$466	\$419 \$466	\$423	\$381 \$423	\$355 \$395	\$355 \$395	\$306 \$341	\$306 \$341
61	\$615	\$615	\$510 \$567	\$510 \$567	\$543	\$488 \$543	\$466 \$519	\$466 \$519	\$423 \$471	\$423 \$471	\$439	\$439	\$341 \$379	\$341
62	\$670	\$670	\$617	\$617	\$591	\$543 \$591	\$565	\$565	\$513	\$513	\$478	\$478	\$413	\$413
63	\$685	\$685	\$632	\$632	\$605	\$605	\$503 \$578	\$503 \$578	\$515 \$525	\$513 \$525	\$489	\$489	\$423	\$423
64	\$693	\$693	\$639	\$639	\$612	\$612	\$585	\$585	\$531	\$531	\$495	\$495	\$427	\$427
65+	\$701	\$701	\$647	\$647	\$619	\$619	\$592	\$592	\$537	\$537	\$501	\$501	\$432	\$432
50.	,				, •	, •	,	,	,	,	,	, , , , , ,		, , , , , _

Monthly Rates Effective 01/01/11

Right Plan (w/ \$500 deduct) -- with Full RX (1 member)

Rate Calcu	lation:	Find the	approp	riate ba	se rate	listed be	elow.							
		ea 1		ea 2		ea 3	Are	a 4	Are	ea 5	Are	ea 6	Are	ea 7
	Male	Female												
0	\$318	\$318	\$293	\$293	\$281	\$281	\$268	\$268	\$243	\$243	\$227	\$227	\$196	\$196
1	\$234	\$234	\$216	\$216	\$207	\$207	\$198	\$198	\$179	\$179	\$167	\$167	\$144	\$144
2	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
3	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
4	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
5	\$135	\$135	\$125	\$125	\$119	\$119	\$114	\$114	\$104	\$104	\$96	\$96	\$83	\$83
6	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$79	\$79
7	\$124	\$124	\$114	\$114	\$109	\$109	\$104	\$104	\$95	\$95	\$88	\$88	\$76	\$76
8	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
9	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
10	\$124	\$124	\$114	\$114	\$109	\$109	\$104	\$104	\$95	\$95	\$88	\$88	\$76	\$76
11	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79 \$00	\$79
12	\$133	\$133 \$140	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
13 14	\$140 \$148	\$140 \$148	\$129 \$136	\$129 \$136	\$124 \$131	\$124 \$131	\$118 \$125	\$118 \$125	\$107 \$113	\$107 \$113	\$100 \$106	\$100 \$106	\$86 \$91	\$86 \$91
15	\$157	\$157	\$145	\$145	\$138	\$138	\$125 \$132	\$123 \$132	\$113 \$120	\$120	\$112	\$100	\$97	\$97
16	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
17	\$197	\$173	\$182	\$182	\$174	\$174	\$167	\$167	\$151	\$151	\$141	\$141	\$122	\$122
18	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$155	\$155	\$144	\$144	\$124	\$124
19	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$155	\$155	\$144	\$144	\$124	\$124
20	\$202	\$202	\$186	\$186	\$178	\$178	\$170 \$170	\$170 \$170	\$155	\$155	\$144	\$144	\$124	\$124
21	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$156	\$156	\$145	\$145	\$125	\$125
22	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
23	\$208	\$208	\$192	\$192	\$184	\$184	\$176	\$176	\$159	\$159	\$149	\$149	\$128	\$128
24	\$209	\$209	\$193	\$193	\$184	\$184	\$176	\$176	\$160	\$160	\$149	\$149	\$129	\$129
25	\$209	\$209	\$193	\$193	\$184	\$184	\$176	\$176	\$160	\$160	\$149	\$149	\$129	\$129
26	\$209	\$209	\$193	\$193	\$184	\$184	\$176	\$176	\$160	\$160	\$149	\$149	\$129	\$129
27	\$214	\$214	\$197	\$197	\$189	\$189	\$180	\$180	\$164	\$164	\$153	\$153	\$132	\$132
28	\$220	\$220	\$203	\$203	\$194	\$194	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
29	\$226	\$226	\$208	\$208	\$199	\$199	\$191	\$191	\$173	\$173	\$161	\$161	\$139	\$139
30	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
31	\$234	\$234	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
32	\$236	\$236	\$218	\$218	\$208	\$208	\$199	\$199	\$181	\$181	\$168	\$168	\$146	\$146
33	\$239	\$239	\$221	\$221	\$211	\$211	\$202	\$202	\$183	\$183	\$171	\$171	\$147	\$147
34	\$242	\$242	\$223	\$223	\$213	\$213	\$204	\$204	\$185	\$185	\$173	\$173	\$149	\$149
35	\$246	\$246	\$226	\$226	\$217	\$217	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
36	\$250	\$250	\$231	\$231	\$221	\$221	\$211	\$211	\$191 \$100	\$191 \$100	\$178	\$178	\$154	\$154
37 38	\$256 \$262	\$256	\$236 \$241	\$236 \$241	\$226	\$226 \$231	\$216	\$216 \$221	\$196 \$200	\$196	\$183 \$187	\$183 \$187	\$158 \$161	\$158 \$161
39	\$270	\$262 \$270	\$241 \$249	\$241 \$249	\$231 \$238	\$238	\$221 \$228	\$228	\$200 \$207	\$200 \$207	\$197 \$192	\$192	\$166	\$166
40	\$282	\$282	\$260	\$260	\$249	\$249	\$238	\$238	\$216	\$216	\$202	\$202	\$174	\$174
41	\$300	\$300	\$277	\$277	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185	\$185
42	\$311	\$311	\$287	\$287	\$274	\$274	\$262	\$262	\$238	\$238	\$222	\$222	\$192	\$192
43	\$321	\$321	\$296	\$296	\$283	\$283	\$270	\$270	\$245	\$245	\$229	\$229	\$198	\$198
44	\$331	\$331	\$305	\$305	\$292	\$292	\$279	\$279	\$253	\$253	\$236	\$236	\$204	\$204
45	\$335	\$335	\$309	\$309	\$296	\$296	\$283	\$283	\$257	\$257	\$239	\$239	\$207	\$207
46	\$341	\$341	\$315	\$315	\$301	\$301	\$288	\$288	\$261	\$261	\$244	\$244	\$211	\$211
47	\$353	\$353	\$325	\$325	\$311	\$311	\$298	\$298	\$270	\$270	\$252	\$252	\$218	\$218
48	\$366	\$366	\$337	\$337	\$323	\$323	\$308	\$308	\$280	\$280	\$261	\$261	\$225	\$225
49	\$384	\$384	\$354	\$354	\$339	\$339	\$324	\$324	\$294	\$294	\$274	\$274	\$237	\$237
50	\$407	\$407	\$375	\$375	\$359	\$359	\$343	\$343	\$312	\$312	\$290	\$290	\$251	\$251
51	\$431	\$431	\$397	\$397	\$380	\$380	\$364	\$364	\$330	\$330	\$308	\$308	\$266	\$266
52	\$455	\$455	\$420	\$420	\$402	\$402	\$384	\$384	\$348	\$348	\$325	\$325	\$281	\$281
53	\$470	\$470	\$434	\$434	\$415	\$415	\$397	\$397	\$360	\$360	\$336	\$336	\$290	\$290
54	\$478	\$478	\$441	\$441	\$422	\$422	\$403	\$403	\$366	\$366	\$341	\$341	\$295	\$295
55 50	\$487	\$487	\$449	\$449	\$430	\$430	\$411	\$411	\$373	\$373	\$347	\$347	\$300	\$300
56 57	\$497	\$497	\$458	\$458	\$439	\$439	\$419	\$419	\$381	\$381	\$355	\$355	\$306	\$306
57 50	\$520	\$520 \$500	\$480	\$480	\$459	\$459 \$405	\$439	\$439	\$399	\$399	\$371	\$371	\$321	\$321
58 50	\$560	\$560 \$610	\$517	\$517	\$495	\$495	\$473	\$473	\$429	\$429	\$400	\$400	\$346	\$346
59	\$610	\$610	\$562	\$562	\$538	\$538	\$515 ¢569	\$515 ¢569	\$467	\$467	\$435	\$435	\$376	\$376
60 61	\$673 \$744	\$673 \$744	\$621 \$686	\$621 \$686	\$594 \$657	\$594 \$657	\$568 \$628	\$568 \$628	\$516 \$570	\$516 \$570	\$481 \$531	\$481 \$531	\$415 \$459	\$415 \$459
61 62	\$744 \$807	\$744 \$807	\$686 \$744	\$686 \$744	\$657 \$712	\$657 \$712	\$628 \$681	\$628 \$681	\$570 \$618	\$570 \$618	\$531 \$576	\$531 \$576		\$459 \$497
62 63	\$807 \$829	\$807 \$829	\$744 \$765	\$744 \$765	\$712 \$732	\$712 \$732	\$700	\$700	\$635	\$635	\$576 \$592	\$576 \$592	\$497 \$512	\$497 \$512
64	\$843	\$843	\$765 \$777	\$765 \$777	\$732 \$744	\$732 \$744	\$700 \$711	\$700 \$711	\$645	\$645	\$602	\$602	\$512 \$520	\$512 \$520
65+	\$857	\$857	\$790	\$790	\$756	\$756	\$723	\$723	\$656	\$656	\$612	\$612	\$528	\$528
JJ∓	ΨΟΟΙ	ΨΟΟΙ	ΨΙΟΟ	Ψ, σο	Ψ100	Ψ, σο	Ψ1 20	Ψ1 <b>L</b> U	ψυσυ	Ψ000	ΨΟΙΔ	Ψ012	ΨυΔυ	Ψ0 <b>2</b> 0

Monthly Rates Effective 01/01/11 DN13 Tonik 1500 (1 member)

		ea 1		ea 2	se rate	ea 3		ea 4	Δre	ea 5	Δre	ea 6	Δre	Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
0	\$238	\$238	\$222	\$222	\$211	\$211	\$204	\$204	\$186	\$186	\$174	\$174	\$154	\$154	
1	\$199	\$199	\$185	\$185	\$176	\$176	\$170	\$170	\$156	\$156	\$146	\$146	\$129	\$129	
2	\$134	\$134	\$125	\$125	\$119	\$119	\$115	\$115	\$106	\$106	\$100	\$100	\$89	\$89	
3	\$134	\$134	\$126	\$126	\$119	\$119	\$116	\$116	\$106	\$106	\$100	\$100	\$89	\$89	
4	\$136	\$136	\$127	\$127	\$120	\$120	\$117	\$117	\$107	\$107	\$101	\$101	\$90	\$90	
5	\$137	\$137	\$128	\$128	\$122	\$122	\$118	\$118	\$108	\$108	\$102	\$102	\$91	\$91	
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12	\$141	\$141	\$132	\$132	\$125	\$125	\$121	\$121	\$111	\$111	\$105	\$105	\$93	\$93	
13	\$149	\$149	\$139	\$139	\$132	\$132	\$128	\$128	\$117	\$117	\$110	\$110	\$98	\$98	
14	\$163	\$163	\$153	\$153	\$145	\$145	\$140	\$140	\$128	\$128	\$121	\$121	\$107	\$107	
15	\$175	\$175	\$163	\$163	\$155	\$155	\$150	\$150	\$137	\$137	\$129	\$129	\$114	\$114	
16	\$199	\$199	\$186	\$186	\$177	\$177	\$171	\$171	\$156	\$156	\$146	\$146	\$130	\$130	
17	\$223	\$223	\$208	\$208	\$198	\$198	\$191	\$191	\$175	\$175	\$164	\$164	\$144	\$144	
18	\$236	\$236	\$219	\$219	\$209	\$209	\$201	\$201	\$184	\$184	\$172	\$172	\$152	\$152	
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34	\$284	\$284	\$264	\$264	\$251	\$251	\$242	\$242	\$221	\$221	\$207	\$207	\$181	\$18	
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37	\$296	\$296	\$275	\$275	\$262	\$262	\$252	\$252	\$230	\$230	\$215	\$215	\$189	\$189	
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40	\$340	\$340	\$315	\$315	\$301	\$301	\$289	\$289	\$264	\$264	\$247	\$247	\$216	\$210	
41	\$363	\$363	\$337	\$337	\$321	\$321	\$308	\$308	\$281	\$281	\$263	\$263	\$230	\$23	
42	\$383	\$383	\$356	\$356	\$339	\$339	\$326	\$326	\$297	\$297	\$278	\$278	\$243	\$24	
43	\$399	\$399	\$370	\$370	\$353	\$353	\$339	\$339	\$309	\$309	\$289	\$289	\$253	\$25	
44	\$414	\$414	\$384	\$384	\$366	\$366	\$351	\$351	\$320	\$320	\$300	\$300	\$262	\$26	
45	\$424	\$424	\$393	\$393	\$375	\$375	\$360	\$360	\$328	\$328	\$307	\$307	\$268	\$26	
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47	\$437	\$437	\$405	\$405	\$386	\$386	\$371	\$371	\$338	\$338	\$316	\$316	\$276	\$27	
48	\$456	\$456	\$422	\$422	\$403	\$403	\$387	\$387	\$352	\$352	\$329	\$329	\$288	\$28	
49	\$483	\$483	\$447	\$447	\$427	\$427	\$410	\$410	\$373	\$373	\$349	\$349	\$304	\$30	
50	\$513	\$513	\$476	\$476	\$454	\$454	\$436	\$436	\$397	\$397	\$371	\$371	\$323	\$32	
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52	\$569	\$569	\$527	\$527	\$503	\$503	\$482	\$482	\$439	\$439	\$410	\$410	\$358	\$35	
53	\$589	\$589	\$545	\$545	\$520	\$520	\$499	\$499	\$454	\$454	\$424	\$424	\$370	\$37	
54	\$601	\$601	\$556	\$556	\$531	\$531	\$510	\$510	\$464	\$464	\$433	\$433	\$377	\$37	
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56	\$617	\$617	\$571	\$571	\$545	\$545	\$523	\$523	\$476	\$476	\$445	\$445	\$387	\$38	
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58	\$666	\$666	\$616	\$616	\$588	\$588	\$564	\$564	\$513	\$513	\$479	\$479	\$417	\$41	
59	\$713	\$713	\$659	\$659	\$630	\$630	\$604	\$604	\$549	\$549	\$513	\$513	\$446	\$44	
60	\$779	\$779	\$720	\$720	\$688	\$688	\$660	\$660	\$600	\$600	\$560	\$560	\$487	\$48	
61	\$856	\$856	\$791	\$791	\$756	\$756	\$725	\$725	\$659	\$659	\$615	\$615	\$535	\$53	
62	\$924	\$924	\$854	\$854	\$817	\$817	\$782	\$782	\$711	\$711	\$664	\$664	\$577	\$57	
63	\$964	\$964	\$891	\$891	\$851	\$851	\$816	\$816	\$742	\$742	\$692	\$692	\$601	\$60	
64	\$972	\$972	\$899	\$899	\$859	\$859	\$823	\$823	\$748	\$748	\$698	\$698	\$607	\$60	
65+	\$972	\$972	\$899	\$899	\$859	\$859	\$823	\$823	\$748	\$748	\$698	\$698	\$607	\$60	

Monthly Rates Effective 01/01/11 DN14 Tonik 3000 (1 member)

to Guida		Find the		ea 2		ea 3		ea 4	Λ	ea 5	Λ	ea 6	Λ	ea 7
	Male		Male	Female	Male		Male	Female	Male	Female	Male	Female	Male	Female
0	\$208	Female \$208	\$194		\$184	Female	\$177		\$162	\$162	\$152	\$152	\$135	
0 1	\$175	\$175	\$163	\$194 \$163	\$155	\$184 \$155	\$150	\$177 \$150	\$137	\$137	\$129	\$129	\$114	\$135 \$114
2	\$175 \$122		\$115	\$103 \$115	\$108	\$108		\$105	\$137 \$97	\$97	\$91		\$114 \$82	\$82
3	\$118	\$122 \$118	\$115 \$111	\$115 \$111		\$106 \$105	\$105 \$102	\$103	\$97 \$94	\$97 \$94	\$88	\$91 \$88	\$79	\$79
3 4				-	\$105									
	\$114	\$114	\$107	\$107	\$101	\$101	\$98	\$98	\$90	\$90	\$85	\$85	\$77	\$77
5	\$110	\$110	\$103	\$103	\$97	\$97	\$95	\$95	\$87	\$87	\$82	\$82	\$74	\$74
6	\$106	\$106	\$100	\$100	\$94	\$94	\$92	\$92	\$85	\$85	\$80	\$80	\$72	\$72
7	\$103	\$103	\$97	\$97	\$91	\$91	\$89	\$89	\$82	\$82	\$77	\$77	\$70	\$70
8	\$100	\$100	\$94	\$94	\$89	\$89	\$87	\$87	\$80	\$80	\$76	\$76	\$68	\$68
9	\$100	\$100	\$94	\$94	\$89	\$89	\$87	\$87	\$80	\$80	\$76	\$76	\$68	\$68
10	\$100	\$100	\$94	\$94	\$89	\$89	\$87	\$87	\$80	\$80	\$76	\$76	\$68	\$68
11	\$100	\$100	\$95	\$95	\$89	\$89	\$87	\$87	\$80	\$80	\$76	\$76	\$69	\$69
12	\$101	\$101	\$96	\$96	\$90	\$90	\$88	\$88	\$81	\$81	\$77	\$77	\$69	\$69
13	\$107	\$107	\$101	\$101	\$95	\$95	\$93	\$93	\$85	\$85	\$81	\$81	\$73	\$73
14	\$117	\$117	\$110	\$110	\$104	\$104	\$101	\$101	\$93	\$93	\$88	\$88	\$79	\$79
15	\$124	\$124	\$117	\$117	\$110	\$110	\$107	\$107	\$99	\$99	\$93	\$93	\$83	\$83
16	\$140	\$140	\$131	\$131	\$124	\$124	\$120	\$120	\$110	\$110	\$104	\$104	\$93	\$93
17	\$155	\$155	\$145	\$145	\$137	\$137	\$133	\$133	\$122	\$122	\$115	\$115	\$102	\$102
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28	\$172	\$172	\$161	\$161	\$152	\$152	\$147	\$147	\$135	\$135	\$127	\$127	\$113	\$113
29	\$177	\$177	\$165	\$165	\$156	\$156	\$151	\$151	\$139	\$139	\$130	\$130	\$115	\$115
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37	\$200	\$200	\$187	\$187	\$177	\$177	\$171	\$171	\$157	\$157	\$147	\$147	\$130	\$130
38	\$205	\$205	\$191	\$191	\$182	\$182	\$175	\$175	\$160	\$160	\$150	\$150	\$133	\$133
39	\$205 \$215	\$205	\$200	\$200	\$191	\$191	\$184	\$173	\$168	\$168	\$158	\$158	\$139	\$139
40	\$230	\$230	\$214	\$214	\$203	\$203	\$196	\$196	\$179	\$179	\$168	\$168	\$148	\$148
41	\$230 \$246	\$230 \$246	\$229	\$229	\$203 \$217	\$203 \$217	\$210	\$210	\$179	\$179	\$179	\$179	\$158	\$158
42	\$260	\$260	\$242	\$242	\$230	\$230	\$222	\$222	\$203	\$203	\$190	\$190 \$100	\$167	\$167
43	\$271	\$271	\$252	\$252	\$240	\$240	\$231	\$231	\$211	\$211	\$198	\$198	\$174	\$174
44	\$281	\$281	\$262	\$262	\$249	\$249	\$240	\$240	\$219	\$219	\$205	\$205	\$180	\$180
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46	\$292	\$292	\$271	\$271	\$258	\$258	\$249	\$249	\$227	\$227	\$213	\$213	\$187	\$187
47	\$296	\$296	\$275	\$275	\$262	\$262	\$252	\$252	\$230	\$230	\$215	\$215	\$189	\$189
48	\$308	\$308	\$286	\$286	\$272	\$272	\$262	\$262	\$239	\$239	\$224	\$224	\$196	\$196
49	\$326	\$326	\$303	\$303	\$289	\$289	\$278	\$278	\$253	\$253	\$237	\$237	\$208	\$208
50	\$348	\$348	\$323	\$323	\$308	\$308	\$296	\$296	\$270	\$270	\$253	\$253	\$221	\$22
51	\$370	\$370	\$344	\$344	\$328	\$328	\$315	\$315	\$287	\$287	\$269	\$269	\$235	\$235
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53	\$407	\$407	\$378	\$378	\$360	\$360	\$346	\$346	\$316	\$316	\$295	\$295	\$258	\$258
54	\$419	\$419	\$388	\$388	\$370	\$370	\$356	\$356	\$324	\$324	\$303	\$303	\$265	\$265
55	\$425	\$425	\$394	\$394	\$376	\$376	\$361	\$361	\$329	\$329	\$308	\$308	\$269	\$269
56	\$435	\$435	\$403	\$403	\$385	\$385	\$370	\$370	\$337	\$337	\$315	\$315	\$275	\$275
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60	\$597	\$597	\$552	\$552	\$527	\$527	\$506	\$506	\$461	\$461	\$430	\$430	\$375	\$37
61	\$674	\$674	\$624	\$624	\$596	\$596	\$571	\$571	\$520	\$520	\$485	\$485	\$423	\$423
62	\$742	\$742	\$687	\$687	\$656	\$656	\$629	\$629	\$572	\$572	\$534	\$534	\$465	\$465
63	\$782	\$782	\$723	\$723	\$691	\$691	\$662	\$662	\$602	\$602	\$562	\$562	\$489	\$489
64	\$790	\$790	\$723 \$731	\$723 \$731	\$698	\$698	\$669	\$669	\$602	\$602	\$562 \$568	\$562 \$568	\$494	\$494
	W ( 30	Ψίθυ	Ψίσι	W/ U I	ΨΟΘΟ	Ψυσυ	ΨΟΟΘ	ΨΟΟΘ	ΨΟΟΘ	ΨΟΟΘ	ΨΟΟΟ	Ψ500	UT 24	. w+34

Monthly Rates Effective 01/01/11 DN15 Tonik 5000 (1 member)

Rate Calcu	Rate Calculation: Find the appropriate base rate listed below.													
	Are	ea 1	Are	ea 2	Are	ea 3	Are	ea 4		ea 5		ea 6		ea 7
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
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1	\$166	\$166	\$155	\$155	\$147	\$147	\$142	\$142	\$131	\$131	\$123	\$123	\$109	\$109
2 3	\$118 \$111	\$118 \$111	\$111 \$105	\$111 \$105	\$105 \$99	\$105 \$99	\$102 \$96	\$102 \$96	\$94 \$88	\$94 \$88	\$88 \$83	\$88 \$83	\$79 \$75	\$79 \$75
4	\$104	\$104	\$98	\$98	\$93	\$93	\$90 \$90	\$90	\$83	\$83	\$79	\$79	\$75 \$71	\$75 \$71
5	\$98	\$98	\$92	\$92	\$87	\$87	\$85	\$85	\$78	\$78	\$74	\$74	\$67	\$67
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7	\$88	\$88	\$83	\$83	\$78	\$78	\$76	\$76	\$71	\$71	\$67	\$67	\$61	\$61
8	\$84	\$84	\$80	\$80	\$75	\$75	\$73	\$73	\$68	\$68	\$64	\$64	\$59	\$59
9	\$84	\$84	\$80	\$80	\$75	\$75	\$73	\$73	\$68	\$68	\$64	\$64	\$59	\$59
10	\$84	\$84	\$80	\$80	\$75	\$75	\$73	\$73	\$68	\$68	\$64	\$64	\$59	\$59
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12	\$84	\$84	\$80	\$80	\$75	\$75	\$74	\$74	\$68	\$68	\$64	\$64	\$59	\$59
13	\$89	\$89	\$84	\$84	\$79	\$79	\$77	\$77	\$71	\$71	\$67	\$67	\$61	\$61
14 15	\$96 \$101	\$96 \$101	\$90 \$95	\$90 \$95	\$85 \$90	\$85 \$90	\$83 \$87	\$83 \$87	\$77 \$81	\$77 \$81	\$72 \$76	\$72 \$76	\$66 \$69	\$66 \$69
16	\$112	\$112	\$105	\$105	\$99	\$99	\$96	\$96	\$89	\$89	\$84	\$84	\$75	\$75
17	\$122	\$122	\$115	\$105	\$108	\$108	\$105	\$105	\$97	\$97	\$91	\$91	\$82	\$82
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23	\$130	\$130	\$122	\$122	\$115	\$115	\$112	\$112	\$103	\$103	\$97	\$97	\$87	\$87
24 25	\$131	\$131 \$131	\$123 \$123	\$123 \$123	\$116 \$116	\$116	\$113 \$113	\$113 \$113	\$104 \$104	\$104 \$104	\$98 \$98	\$98	\$87 \$87	\$87 \$87
25 26	\$131 \$131	\$131 \$131	\$123	\$123 \$123	\$116 \$116	\$116 \$116	\$113 \$113	\$113 \$113	\$104 \$104	\$10 <del>4</del> \$104	\$98	\$98 \$98	\$87	\$87
27	\$131	\$131	\$123	\$123	\$117	\$117	\$113	\$113	\$104	\$104	\$98	\$98	\$88	\$88
28	\$133	\$133	\$125	\$125	\$118	\$118	\$115	\$115	\$106	\$106	\$99	\$99	\$89	\$89
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33	\$146	\$146	\$137	\$137	\$130	\$130	\$126	\$126	\$116	\$116	\$109	\$109	\$97	\$97
34 35	\$148 \$150	\$148 \$150	\$139 \$140	\$139 \$140	\$132 \$133	\$132 \$133	\$127 \$128	\$127 \$128	\$117 \$118	\$117 \$118	\$110 \$111	\$110 \$111	\$98 \$99	\$98 \$99
36	\$150	\$150	\$140	\$140	\$134	\$134	\$130	\$130	\$119	\$119	\$111 \$112	\$111 \$112	\$100	\$100
37	\$154	\$154	\$144	\$144	\$136	\$136	\$132	\$132	\$121	\$121	\$114	\$114	\$101	\$101
38	\$157	\$157	\$147	\$147	\$139	\$139	\$135	\$135	\$124	\$124	\$116	\$116	\$103	\$103
39	\$165	\$165	\$154	\$154	\$146	\$146	\$141	\$141	\$129	\$129	\$122	\$122	\$108	\$108
40	\$176	\$176	\$164	\$164	\$156	\$156	\$150	\$150	\$138	\$138	\$129	\$129	\$115	\$115
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43	\$207	\$207	\$193	\$193	\$183	\$183	\$177	\$177	\$162	\$162	\$152	\$152	\$134	\$134
44 45	\$214 \$220	\$214 \$220	\$200 \$205	\$200 \$205	\$190 \$195	\$190 \$195	\$183 \$188	\$183 \$188	\$168 \$172	\$168 \$172	\$157 \$161	\$157 \$161	\$139 \$142	\$139 \$142
45	\$222	\$222	\$203 \$207	\$203	\$195 \$197	\$197	\$190	\$190	\$174	\$174	\$163	\$163	\$144	\$144
47	\$225	\$225	\$210	\$210	\$200	\$200	\$192	\$192	\$176	\$176	\$165	\$165	\$146	\$146
48	\$233	\$233	\$217	\$217	\$206	\$206	\$199	\$199	\$182	\$182	\$170	\$170	\$150	\$150
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50	\$263	\$263	\$244	\$244	\$232	\$232	\$224	\$224	\$205	\$205	\$192	\$192	\$169	\$169
51	\$279	\$279	\$260	\$260	\$247	\$247	\$238	\$238	\$217	\$217	\$204	\$204	\$179	\$179
52	\$295	\$295	\$274	\$274	\$261	\$261	\$251	\$251	\$229	\$229	\$215	\$215	\$188	\$188
53 54	\$307	\$307	\$286	\$286	\$272	\$272	\$262	\$262	\$239	\$239	\$224	\$224	\$196	\$196
54 55	\$316 \$321	\$316 \$321	\$293 \$298	\$293 \$298	\$280 \$284	\$280 \$284	\$269 \$273	\$269 \$273	\$245 \$249	\$245 \$249	\$230 \$233	\$230 \$233	\$201 \$205	\$201 \$205
56	\$321	\$321	\$298 \$305	\$298 \$305	\$284 \$291	\$284 \$291	\$273 \$280	\$273 \$280	\$249 \$255	\$249 \$255	\$233 \$239	\$233 \$239	\$205 \$209	\$205 \$209
57	\$343	\$343	\$303 \$318	\$318	\$303	\$303	\$291	\$291	\$266	\$266	\$249	\$249	\$218	\$218
58	\$365	\$365	\$339	\$339	\$323	\$323	\$310	\$310	\$283	\$283	\$265	\$265	\$232	\$232
59	\$401	\$401	\$372	\$372	\$354	\$354	\$340	\$340	\$310	\$310	\$290	\$290	\$254	\$254
60	\$453	\$453	\$420	\$420	\$401	\$401	\$385	\$385	\$350	\$350	\$328	\$328	\$286	\$286
61	\$515	\$515	\$477	\$477	\$455	\$455	\$437	\$437	\$398	\$398	\$372	\$372	\$324	\$324
62	\$571	\$571	\$528	\$528	\$504	\$504	\$484	\$484	\$441	\$441	\$412	\$412	\$359	\$359
63 64	\$603	\$603	\$558	\$558	\$533 ¢540	\$533 \$540	\$511 ¢510	\$511 ¢510	\$465	\$465 ¢471	\$435	\$435 \$440	\$379	\$379
64 65+	\$611 \$611	\$611 \$611	\$565 \$565	\$565 \$565	\$540 \$540	\$540 \$540	\$518 \$518	\$518 \$518	\$471 \$471	\$471 \$471	\$440 \$440	\$440 \$440	\$384 \$384	\$384 \$384
+co	ווסק	\$611	\$565	\$565	\$540	\$540	\$518	\$518	\$471	\$471	\$440	\$440	\$384	\$384

SERFF Tracking Number: AWLP-126856200 State: California

Filing Company: Anthem Blue Cross Life and Health Insurance State Tracking Number: PF-2010-01964

Company

Company Tracking Number:

TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005A Individual - Preferred Provider

(PPO)

Product Name: Individual Plans sold pre-9/23/2010

Project Name/Number:

### **Supporting Document Schedules**

Item Status: Status

Date:

Satisfied - Item: Filing Cover Sheet

Comments: Attachment:

Filing Cover Sheet.pdf

Item Status: Status

Date:

Satisfied - Item: Actuarial Memorandum

Comments: Attachment:

Jan2010Actuarial Memorandum.pdf

### CALIFORNIA DEPARTMENT OF INSURANCE

### FILING COVER SHEET for FORMS FILINGS with the POLICY APPROVAL BUREAU

(Suggested for use as the cover letter required by Title 10, California Code of Regulations §2205.)

TO:	California Department of Insurance Policy Approval Bureau 45 Fremont Street San Francisco, CA 94105	FROM: (Official Insurer Name):  Anthem Blue Cross Life and Health Insurance Company
		Submitter and Complete Mailing Address: Fritz Busch 13550 Triton Park Blvd. KY0304-A662 Louisville, KY 40223
		Submission Date: October 12, 2010

IDENTIFYING FORM NUMBER (S): R420, T160 [01-01-11]-RAT; [IND CDHP HSA 01 01 11]-RAT; [IND CDHP HIA 01 01 11]-RAT; [IND CDHP HIA Plus 01 01 11]-RAT; NM31, PE27 [01-01-11]-RAT; H062, 1930, 1929 [01-01-11]-RAT; P958, PE48, PE49 [01-01-11]-RAT; [INDSS 01 01 11]-RAT; DN13, DN14, DN15 [01-01-11]-RAT; [2010 Basic 01-01-11] -RAT; [Premier 01-01-11] -RAT; [RightPlan 500 01-01-11] -RAT: [Ind CoreGuard 01-01-11] -RAT

[The form number(s) of one or more of the documents submitted by which the filing can be identified. §2205(a)] 2. DOCUMENT CLASS [The subdivision of 10 CCR §2202(a) which best describes the forms submitted. (§2205(b)]

Generic Description and Definition Citation	Check Below		Generic Description and Definition Citation	Check Below
"Health Insurance" [Hospital, medical, surgical insurance, expense-incurred or indemnity §2202(a)(1)]	х	1	"Credit Life and Disability" [§2202(a)(6)]	
"Group and Blanket Life and Non-health Disability" [§2202(a)(2)]			"Supplemental Life Benefits" [§2202(a)(7)]	
"Individual Disability, Non-health" [§2202(a)(3)]			"Variable Life and Annuities" [§2202(a)(8)]	
"Medicare Supplement" [§2202(a)(4)]			"Fraternals" [Non-health Disability. §2202(a)(9)]	
"Long- term Care" [§2202(a)(5)]			"Unclassified"*[§2202(a)(11)]	
*Describe briefly (documents other than those desc §2206):	ribed abo	ve	may have to be filed with other Department Bure	aus; see

2	GROUP AND/OR INDIVIDUAL	[Ara tha forme arous	n individual or used in hotl	1 cantavte2 82205/h\1
ν.	CITOOI AND/OIT INDIVIDUAL	[Ale the forms group	p, individual of used in both	1 60116713: 82203(0)]

Group Only:	Individual Only: X	Group AND Individual:

4. EMPLOYER SIZE (Employer Health Insurance Only) [Where the forms submitted provide health coverage through employment, the minimum and the maximum sizes of the employers in terms of number of employees. §2205(c)]

2 to 50 Employees:	Over 50 Employees:	All Employers:

5. REPLACES PREVIOUSLY - APPROVED DOCUMENT(S)? [Do any documents replace previously-approved documents? §2205(d)]

§2205(e)]	imai printed form in which they will be issued to insureds.
Document(s)	
R420, T160 [01-01-11]-RAT; [IND CDHP HSA 01 0 RAT; [IND CDHP HIA Plus 01 01 11]-RAT; NM31 1929 [01-01-11]-RAT; P958, PE48, PE49 [01-01-1 DN14, DN15 [01-01-11]-RAT; [2010 Basic 01-01-1 [RightPlan 500 01-01-11] -RAT; [Ind CoreGuard 0	, PE27 [01-01-11]-RAT; H062, 1930, 1]-RAT; [INDSS 01 01 11]-RAT ; DN13, 1] -RAT; [Premier 01-01-11] -RAT;
<ol> <li>TYPE OF DOCUMENT WITH WHICH IT WILL BE USED be used with another document not included in the filing, a used. §2205(f)]</li> </ol>	
Document Form Number	Document Class (from Item 2. above)
N/A	
MASTER POLICY FORM NUMBER AND APPROVAL DA	ATE: <b>N/A</b>
	approved "group" document, the form number and the filing or
9. IF ABOVE INFORMATION CANNOT BE FURNISHED, E information requested above, explain why. §2205(h)]	XPLAIN WHY. [If the submitter is unable to furnish the
10. IS A RECEIPT ACKNOWLEDGMENT CARD ENCLOSED	
Please send acknowledgement to fritz	.buscn@antnem.com
	ings must include a self-addressed, postage pre-paid postcard ments must be drafted so that Department personnel need only
11. REMARKS AND ADDITIONAL INFORMATION (Attach ac	dditional sheets if necessary):
MAKE SURE THAT A COMPLETED 3-PART DOCUMEN documents described in §2202(a)(1) through (a)(11) shall	IT SUBMISSION FORMSET IS INCLUDED [Filings of include three-part Document Submission Formsets. §2216(a)]
MAKE SURE THAT A STAMPED, RETURN ADDRESSE accompanied by a stamped, self-addressed business-size	
Thede	wh 1. Much
SUBMITTER'S SIGNATURE AND TITLE:	
	Fritz Busch, ESA, MAAA

Staff VP and Actuary

### Anthem Blue Cross Life and Health Insurance Company Actuarial Memorandum Individual Rates effective January 1, 2011

The purpose of this filing is to establish rates for the forms below and certify that these rates are in compliance with the minimum lifetime loss ratio standard set in California Code of Regulations 2222.12. In addition, this filing brings rates into compliance with Section 10140.2 of the California Insurance Code, which prohibits gender rating.

Note that all policy forms affected by this filing are no longer sold as of September 23, 2010.

There are two main components to this filing:

- 1) Policies sold prior to September 23, 2010 will be moved to Unisex rates upon renewal on or after January 1, 2011. This change is revenue neutral in aggregate.
- 2) Establishes new rates for CoreGuard effective January 1, 2011. The filed average rate increase for CoreGuard is 12.2%.

See Section 3 below for further details.

#### 1. Policy Form Numbers and Names

Form R420 3500 Deductible PPO Plan

Form T160 HSA-compatible 3500 Deductible PPO

[IND CDHP HSA], Individual CDHP HSA

[IND CDHP HIA], Individual CDHP HIA

[IND CDHP HIA Plus], Individual CDHP HIA Plus

Form NM31 PPO Saver Plan

Form PE27 PPO Saver Plan CLONE

Form H062 PPO Share 5000

Form 1930 PPO Share 1000

Form 1929 PPO Share 500

Form P958 Right Plan PPO 40 (No Rx Coverage option)

Form PE48 Right Plan PPO 40 (Generic Rx Coverage option)

Form PE49 Right Plan PPO 40 (Full Rx Coverage option)

[INDSS] SmartSense

Form T773 Tonik (\$1,500 Deductible option) (DN13)

Form T774 Tonik (\$3,000 Deductible option) (DN14)

Form T445 Tonik (\$5,000 Deductible option) (DN15)

[2010 Basic], ClearProtection

[Premier], Premier

[RightPlan 500], Right Plan 500

[INDCoreGuard], CoreGuard

#### 2. Description of Benefits Provided

#### 3500 Deductible PPO Plan (R420)

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician service. In-network medical services are paid in full after a \$3500 deductible. Out-of-network services are subject to 50% coinsurance and are paid in full after a \$10,000 out-of-pocket maximum. Pregnancy and maternity services are not covered. Prescription drug benefits are provided for formulary drugs at a \$15 copay for generic drugs, and a \$35 copay for brand name drugs with a separate \$500 brand name drug deductible, if obtained at a participating pharmacy.

#### 3500 HSA-compatible 3500 Deductible PPO (T160)

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician service. In-network medical services are paid in full after a \$3500 deductible for a single insured. In-network medical services are paid in full after a \$7000 deductible for a family contract. Pregnancy and maternity services are not covered. Prescription drug benefits are subject to the same deductible as medical benefits. Benefits are provided for formulary drugs at a \$15 copay for generic drugs and a \$35 copay for brand name drugs, if obtained at a participating pharmacy.

#### Individual CDHP Plans ([IND CDHP HSA], [IND CDHP HIA], [IND CDHP HIA Plus])

Comprehensive major medical benefits are provided for inpatient and outpatient hospital and physician services. There are a range of deductible, coinsurance and out-of-pocket maximums, listed below.

#### **Maternity Not Covered**

Base Plan	Prev. Care *	Deductible (single/family)	In-Network Coins	In-Network OOP Max (single//family)	Out-of-Network Coins	Out-of-Network OOP Max (single//family)
CDHP 1500/70	100%	1500/3000	70%	5000/10000	50%	10000/20000
CDHP 3000/70	100%	3000/6000	70%	5000/10000	50%	10000/20000
CDHP 5000/100	100%	5000/10000	100%	5000/10000	70%	10000/20000

#### **Maternity Covered plans**

Water mity Covered plans						
Base Plan	Prev. Care *	Deductible (single/family)	In-Network Coins	In-Network OOP Max (single//family)	Out-of-Network Coins	Out-of-Network OOP Max (single//family)
CDHP 1500/100 **	100%	1500/3000	100%	1500/3000	70%	3000/6000
CDHP 2500/100	100%	2500/5000	100%	2500/5000	70%	5000/10000
CDHP 3000/100	100%	3000/6000	100%	3000/6000	70%	6000/12000
CDHP 5000/100	100%	5000/10000	100%	5000/10000	70%	10000/20000

<sup>\*</sup> Deductible waived for Preventive Care

For family contracts, all family members use a shared deductible regardless of the number of family members. The family contract deductible is twice the single contract deductible. Similarly all family members also use a shared out-of-pocket maximum and the family contract out-of-pocket maximum is twice the single contract out-of-pocket maximum.

<sup>\*\*</sup> The CDHP 1500/100 with maternity coverage is not available with an HIA Plus Account.

Preventive care is paid at 100%, not subject to the deductible.

All other covered services including pharmacy and office visits are subject to the deductible, coinsurance and out-of-pocket (OOP) maximum. Vision and dental are not covered.

The base plans designs are paired with one of three types of funding accounts that consumers use to pay for services that they are responsible for through either the deductible or member coinsurance. The funding accounts are as follows:

- HSA (Health Savings Account) Individuals may contribute to the account. The contributions may not exceed the lesser of the deductible or the contribution limit allowed by law.
- HIA (Health Incentive Account) BC Life & Health will fund health incentives. For example when a consumer completes a Smoking Cessation plan, BC Life & Health will contribute \$50 into the funding account. Individuals are not allowed to contribute.
- HIA Plus (Health Incentive Account Plus) In addition to funding the health incentives, BC Life & Health will fund quarterly allocations. The quarterly allocations are \$125 for single contracts and \$250 for family contracts (i.e. \$500 and \$1000 per year respectively).

Note that the CDHP 1500/100 with maternity coverage is not available with an HIA Plus Account.

#### PPO Saver (NM31/PE27)

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician service. In-hospital services are provided after a \$500 deductible. Up to two annual office visits for adults, and four annual office visits for children are provided at a \$30 copayment and are not subject to the deductible. There is an out-of-pocket maximum of \$5,000 which includes the deductible. Prescription drug benefits are provided for formulary drugs at a \$15 copay for generic drugs, and a \$35 copay for brand name drugs with a separate \$500 brand name drug deductible, if obtained at a participating pharmacy.

NM31 has a \$1,000 benefit in case of accidental death or dismemberment. PE27 does not have this benefit. This is the only difference in benefits between the forms.

#### **PPO Share 5000 (H062)**

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is a \$5000 deductible with a maximum of two deductibles per family. After the deductible, the plan pays 70% of covered expenses for participating providers. The out-of-pocket maximum is \$7,500 which includes the deductible. Prescription drug benefits are provided for formulary drugs at a \$15 copay for generic drugs, and a \$35 copay for brand name drugs with a separate \$750 brand name drug deductible, if obtained at a participating pharmacy.

#### **PPO Share 500 (1929)**

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is a \$500 deductible with a maximum of two deductibles per family. After the deductible, the plan pays 70% of covered expenses for participating providers. The out-of-pocket maximum is \$5,000 which includes the deductible. Prescription drug benefits are provided for formulary drugs at a \$10 copay for generic drugs, and a \$30 copay for brand name drugs with a separate \$250 brand name drug deductible if obtained at a participating pharmacy.

#### **PPO Share 1000 (1930)**

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is a \$1000 deductible with a maximum of two deductibles per family. After the deductible, the plan pays 70% of covered expenses for participating providers. The out-of-pocket maximum is \$5,000 which includes the deductible. Prescription drug benefits are provided for formulary drugs at a \$10 copay for generic drugs, and a \$30 copay for brand name drugs with a separate \$250 brand name drug deductible, if obtained at a participating pharmacy.

#### RightPlan PPO \$40 (without Rx) (P958)

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is no deductible on this form. The member's office visit copayment is \$40. Except for office visits, the plan pays 60% of covered expenses less hospital copayments, and 100% of most covered expenses after the insured pays \$7,500 in cost-sharing. Pregnancy and maternity services are not covered. Prescription drugs are not covered.

#### RightPlan PPO \$40 (with Generic Rx) (PE48)

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is no deductible on this form. The member's office visit copayment is \$40. Except for office visits, the plan pays 60% of covered expenses less hospital copayments, and 100% of most covered expenses after the insured pays \$7,500 in cost-sharing. Pregnancy and maternity services are not covered. Prescription drug benefits are provided for generic drugs at a \$15 copay; brand name drugs are not covered.

#### RightPlan PPO \$40 (with Rx) (PE49)

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is no deductible on this form. The member's office visit copayment is \$40. Except for office visits, the plan pays 60% of covered expenses less hospital copayments, and 100% of most covered expenses after the insured pays \$7,500 in cost-sharing. Pregnancy and maternity services are not covered. Prescription drugs benefits are provided for formulary drugs at a \$15 copay for generic drugs, and a \$35 copay for brand name drugs with a separate \$500 brand name drug deductible, if obtained at a participating pharmacy.

#### SmartSense ([INDSS])

Comprehensive major medical benefits are provided for inpatient and outpatient hospital and physician services. There are a range of deductible, coinsurance, and out-of-pocket maximums, listed below.

			Out-of- Pocket	
Plan Name	Deductible (IN/OON) *	Coins ** (IN/OON) *	Max (IN/OON) *	Prescription RX
SmartSense 500 Generic Rx Coverage option	500/5000	70%/50%	3000/15000	Generic RX Only
SmartSense 1500 Generic Rx Coverage option	1500/5000	70%/50%	4000/15000	Generic RX Only
SmartSense 2500 Generic Rx Coverage option	2500/5000	70%/50%	5000/15000	Generic RX Only
SmartSense 5000 Generic Rx Coverage option	5000/5000	70%/50%	7500/15000	Generic RX Only
SmartSense 500 Full Rx Coverage option	500/5000	70%/50%	3000/15000	Full RX Coverage
SmartSense 1500 Full Rx Coverage option	1500/5000	70%/50%	4000/15000	Full RX Coverage
SmartSense 2500 Full Rx Coverage option	2500/5000	70%/50%	5000/15000	Full RX Coverage
SmartSense 5000 Full Rx Coverage option	5000/5000	70%/50%	7500/15000	Full RX Coverage

<sup>\*</sup> IN = In-Network, OON = Out-of-Network

The first three in-network office visits in a calendar year are covered at a \$30 Copay per visit, deductible waived. Additional office visits are subject to the deductible and coinsurance.

Maternity is not covered.

Prescription drug benefits are provided. There are Generic RX only and Full RX coverage options available for each deductible. The member pays the greater of a \$15 Copay or 40% coinsurance per prescription. For plans with Full RX coverage, there is a \$500 Brand Name and Specialty pharmacy drug coinsurance maximum per prescription when purchased at Participating Pharmacies. There is also a \$5000 Brand Name and Specialty Prescription Drug Out-of-Pocket Maximum for Prescription Drugs per Year purchased from Participating Pharmacies.

<sup>\*\*</sup> The coinsurance shown is the percent paid by BCL&H

#### Form T773 Tonik \$1500 (DN13)

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is a \$1500 deductible. Most medical services are subject to the deductible. In-network services that are subject to the deductible are paid in full after the deductible is met. Out-of-network services are subject to a 50% coinsurance after the deductible is met. Out-of-network services are paid in full after an out-of-pocket maximum of \$10,000. Prescription drugs benefits are provided for generic formulary drugs at a \$15 copay.

The form includes a dental benefit. In-network preventive and diagnostic dental services are paid in full and fillings (in-network) are subject to an 80% coinsurance. Out-of-network dental benefits are paid according to a schedule of benefits. There is a \$25 deductible, waived for innetwork preventive and diagnostic services, and a \$500 annual benefit maximum.

A vision exam and glasses are covered up to \$50 a year. This plan also includes benefits for lenses, frames, or contacts every 24 months with a co-payment of \$25.

#### Form T774 Tonik \$3000 (DN14)

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is a \$3000 deductible. Most medical services are subject to the deductible. In-network services that are subject to the deductible are paid in full after the deductible is met. Out-of-network services are subject to a 50% coinsurance after the deductible is met. Out-of-network services are paid in full after an out-of-pocket maximum of \$10,000. Prescription drugs benefits are provided for generic formulary drugs at a \$15 copay.

The form includes a dental benefit. In-network preventive and diagnostic dental services are paid in full and fillings (in-network) are subject to an 80% coinsurance. Out-of-network dental benefits are paid according to a schedule of benefits. There is a \$25 deductible, waived for innetwork preventive and diagnostic services, and a \$500 annual benefit maximum.

A vision exam and glasses are covered up to \$50 a year. This plan also includes benefits for lenses, frames, or contacts every 24 months with a co-payment of \$25.

#### Form T775 Tonik \$5000 (DN15)

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is a \$5000 deductible. Most medical services are subject to the deductible. In-network services that are subject to the deductible are paid in full after the deductible is met. Out-of-network services are subject to a 50% coinsurance after the deductible is met. Out-of-network services are paid in full after an out-of-pocket maximum of \$10,000. Prescription drugs benefits are provided for generic formulary drugs at a \$15 copay.

The form includes a dental benefit. In-network preventive and diagnostic dental services are paid in full and fillings (in-network) are subject to an 80% coinsurance. Out-of-network dental benefits are paid according to a schedule of benefits. There is a \$25 deductible, waived for innetwork preventive and diagnostic services, and a \$500 annual benefit maximum.

A vision exam and glasses are covered up to \$50 a year. This plan also includes benefits for lenses, frames, or contacts every 24 months with a co-payment of \$25.

#### ClearProtection ([2010 Basic])

Comprehensive major medical benefits are provided for inpatient and outpatient hospital and physician services. There are a range of deductible, coinsurance, and out-of-pocket maximums, listed in the table below.

			Out-of-	
	Hospital/ER		Pocket	
Plan Description	Deductible	Coins	Maximum	Prescription RX
1000 Deductible	1000	60%	4500	See Below
3300 Deductible	3300	60%	6800	See Below
5000 Deductible	5000	60%	8500	See Below

Note: coinsurance shown is the percent paid by BCL&H

Only hospital and emergency room services are paid after the deductible. All other services are covered and paid for at 100% after the Out-of-Pocket Maximum is reached.

The member pays a \$15 copay per generic prescription and a \$35 copay per brand prescription. The member pays 25% coinsurance for specialty drugs with an annual member OOP max of \$2500. There is a separate \$2000 brand + specialty deductible on all plans.

Maternity is not covered.

#### Premier ([Premier])

Comprehensive major medical benefits are provided for inpatient and outpatient hospital and physician services. There are a range of deductible, coinsurance, and out-of-pocket maximums, listed in the table below.

			Out-of-Pocket Maximum (including	
Plan Description	Deductible	Coins	deductible)	Prescription RX
1000 Deductible	\$1000	25% / 50%	\$5,500 / \$8,500	See Below
1500 Deductible	\$1500	25% / 50%	\$6,000 / \$9,000	See Below
2500 Deductible	\$2500	25% / 50%	\$7,000 / \$10,000	See Below
3500 Deductible	\$3500	25% / 50%	\$8,000 / \$11,000	See Below
5000 Deductible	\$5000	25% / 50%	\$9,500 / \$12,500	See Below
6000 Deductible	\$6000	25% / 50%	\$10,500 / \$13,500	See Below

Note: coinsurance shown is the percent paid by BCL&H

All plans have a prescription benefit utilizing our comprehensive formulary. The member pays a \$15 copay per generic prescription, a \$40 copay per preferred brand prescription, and a \$60 copay per non-preferred brand prescription. The member pays 25% coinsurance for specialty drugs with an annual member OOP max of \$2500. There is a separate \$500 brand + specialty deductible on all plans.

Maternity is not covered.

#### RightPlan 500 ([RightPlan 500])

Comprehensive major medical benefits are provided for inpatient and outpatient hospital and physician services. The deductibles, coinsurance, and out-of-pocket maximums are listed in the table below.

		In-Network/Out-of-	Prescription	
Plan Description	Deductible	Network Coinsurance	(including deductible)	Rx
RightPlan 500 GenRx	\$500	60% / 50%	\$8,000 / \$8,000	See Below
RightPlan 500 CompRx	\$500	60% / 50%	\$8,000 / \$8,000	See Below

Note: Coinsurance shown is the percent paid by BCL&H

The prescription benefits utilize our comprehensive formulary. With respect to the Generic Rx benefit, the member pays a \$15 copay for generic prescriptions. With respect to the Comprehensive Rx benefit, the member pays a \$15 copay per generic prescription and a \$35 copay per brand-name prescription after a \$500 annual brand-name deductible.

Maternity is not covered.

#### CoreGuard ([INDCoreGuard])

Comprehensive major medical benefits are provided for inpatient and outpatient hospital and physician services. There are a range of deductible, coinsurance, and out-of-pocket maximums, listed in the table below.

			Out-of-Pocket	
Plan Description	Deductible	Coins	Maximum	Prescription RX
750 Deductible	750	50%	4250	See Below
1500 Deductible	1500	50%	5000	See Below
2500 Deductible	2500	50%	6000	See Below
3500 Deductible	3500	50%	7000	See Below
5000 Deductible	5000	50%	8500	See Below
7500 Deductible	7500	50%	11000	See Below
10000 Deductible	10000	100%	10000	See Below

Note: coinsurance shown is the percent paid by BCL&H

All plans have a prescription benefit utilizing our Generic Premium formulary which includes generic drugs and at least one brand name drug per therapeutic class. The member pays a \$15 copay per generic prescription and a \$35 copay per brand prescription. The member pays 25% coinsurance for specialty drugs with an annual member OOP max of \$2500. There is a separate \$2000 brand + specialty deductible on all plans.

Maternity is not covered.

#### 3. Filed Rate Changes

#### a. Unisex Rates effective January 1, 2010

Unisex rates are developed by taking the current rates as of October 1, 2010 and averaging the male and female rates. Members will be affected by the rate change on their renewal month, and will receive unisex rates in conjunction with any other rate adjustments that have been filed and implemented. In particular, members who did not renew between October 1, 2010 and December 31, 2010 will receive unisex rates in conjunction with the rate increase effective October 1, 2010. That rate increase averaged 13.7% and was capped at 19.9% including aging. In order to ensure that the change to unisex rates is revenue neutral in aggregate, the combination of the October 1, 2010 rate increase and the change to unisex rates is capped at 24.9% including aging.

The impact of these adjustments is revenue neutral in aggregate: a calculation was performed on a seriatim basis to verify this in a Microsoft Access database. We will make this database available to the Department upon request.

#### b. Rate Increase on CoreGuard effective January 1, 2010

We are also filing for a rate increase on the CoreGuard product.

The original rate filing and lifetime loss ratio projection for this product assumed an effective date of January 2010, and that there would be quarterly trend increases to the new business rate starting on April 1, 2010. However, Anthem made the decision not to implement quarterly trend increases in 2010 due to circumstances surrounding the 2010 rate action for Anthem's other individual plans. So current rates are priced for business issued between January 1, 2010 and March 31, 2010. Members do not receive rate increases until their renewal month, so the rating period for the current rates is January 1, 2010 to March 31, 2011.

The proposed rate action is for business renewing between January 1, 2011 and March 31, 2011. Members do not receive rate increases until their renewal month, so the new rating period is January 1, 2011 to March 31, 2012.

Original Rating Period: 1/1/2010 – 3/31/2011 New Rating Period: 1/1/2011 – 3/31/2012 ⇒ 12 months of trend

Annual claims trend for 2010-2011 is assumed to be consistent with current trends on Anthem's credible PPO plans, which are being driven higher by anti-selection as healthy members lapse or buydown to lower-benefit plans.

Assumed Claims Trend (including Medical and Pharmacy): 21.1%

Therefore, the rate increase needed to match current claims trend on Anthem's credible PPO plans is 21.1%. Note that because the affected plans were first effective on 1/1/10, we do not yet have enough incurred claims data to be deemed credible. So, we are filing an increase of 12.2% at this time. We will continue to monitor emerging experience and trend, and if necessary, we will file for an additional rate adjustment later in 2011.

Filed increase = 12.2%

#### 4. Premium Rate Structure

# • Member level rated plans (SmartSense, CDHPs, 3500 Deductible Plans, PPO Saver, ClearProtection, Premier, CoreGuard):

Premium rates vary by the attained age of each member. Premium rates also vary according to contract type, single or family, and by underwriting tier and region. The rate for a family contract is equal to the sum of all family members' rates. Only the three youngest dependent children are charged. The fourth dependent child and above are not charged.

#### • Single-only plans (Right Plan and Tonik):

Premium rates vary by the attained age of each member, and by underwriting tier and region.

#### • Contract level rated plans (PPO Share):

Premium rates vary by attained age of the subscriber, underwriting tier, region and by contract type. The contract types are Single, Subscriber and Spouse, Subscriber and Child, Subscriber and Children and Family. For Subscriber & Spouse or Family contracts, the rates are based on the age of the younger spouse.

Upon sale, members are assigned a renewal month and do not receive rate increases until their assigned renewal month. There is a 12-month rate guarantee at initial sale.

Pursuant to AB 2244, chaptered September 30, 2010, for the 12-month period following the effective date of coverage for a child who is not a late enrollee and who did not maintain coverage with a health care service plan or insurer for the 90-day period prior to application, a 20% surcharge above the highest allowable rate may be applied.

#### 5. Effects of Health Care Reform

This filing only affects policies that were sold before 9/23/2010. Policies that were sold or changed plans between 3/23/2010 and 9/22/2010 are considered non-grandfathered policies. All other policies affected by this filing are considered grandfathered policies.

We anticipate the following effects of Federal Healthcare Reform on these policy forms:

#### • Grandfathered and Non-Grandfathered Policies

- o Dependents will be covered up to age 26. This has an immaterial pricing impact.
- o Removal of lifetime limits. This has an immaterial pricing impact.
- Removal of annual limits. This is expected to have less than 0.5% impact and has not been rated for explicitly.

#### • Non-Grandfathered Plans

- O Policy forms in this filing must cover Preventive Care benefits at 100% such that the deductible and all cost sharing is waived. This has not been rated for explicitly at this time. We intend to adjust rates for the impact later in 2011.
- Children are expected to be guaranteed issue for these policy forms under Health Care Reform. This has not been rated for explicitly at this time. We intend to adjust rates for the impact later in 2011.

#### 6. Expected Lifetime Loss Ratios

The Regulatory standard for pricing hospital, medical, and surgical policies set forth in California Code of Regulations 2222.12 states that for each policy delivered on or after 7/1/2007 and also each policy that receives a rate revision on or after 7/1/2007, benefits shall be deemed reasonable in relation to premiums if 1) the anticipated lifetime loss ratio is not less than 70 percent and 2) the anticipated future-only lifetime loss ratio is also not less than 70 percent.

Anthem's rating is within this standard. Anthem's rate filings effective in 2010 described the calculation of anticipated lifetime loss ratios; and pursuant to California Code of Regulations 2222.19, the company will provide updated anticipated lifetime loss ratio calculations by April 1<sup>st</sup> 2011. The anticipated lifetime loss ratio is defined to be the ratio of (i) divided by (ii), where (i) is the sum of the accumulated value of past incurred claims and the present value of future anticipated claims, and (ii) is the sum of the accumulated value of past earned premiums and the present value of future anticipated premium earnings. The results of Anthem's anticipated lifetime loss ratio calculations that are on file with the Department are summarized in the following table:

Plan Filing	Effective Date	Filing Date	Lifetime Loss Ratio	Future Lifetime Loss Ratio
\$3500 Deductible Plans (R420, T160)	October 1, 2010	June 30, 2010	86.6%	96.9%
CDH Plans with Maternity ([IND CDHP HSA], [IND CDHP HIA], [IND CDHP HIA]	October 1, 2010	June 30, 2010	159.1%	170.0%
CDH Plans without Maternity ([IND CDHP HSA], [IND CDHP HIA], [IND CDHP HIA]	October 1, 2010	June 30, 2010	91.0%	95.9%
PPO Saver (NM31, PE27)	October 1, 2010	June 30, 2010	79.4%	92.5%
PPO Share Plans (H062, 1930, 1929)	October 1, 2010	June 30, 2010	82.8%	96.8%
Right Plan (P958, PE48, PE49)	October 1, 2010	June 30, 2010	77.1%	83.0%
SmartSense Plans (INDSS)	October 1, 2010	June 30, 2010	73.6%	76.2%
Tonik Plans (DN13, DN14, DN15)	October 1, 2010	June 30, 2010	77.9%	84.8%
ClearProtection (2010 Basic)	April 1, 2010	January 13, 2010	70.6%	70.6%
Premier (Premier)	April 1, 2010	January 14, 2010	70.9%	70.9%
RightPlan 500 (RightPlan 500)	March 1, 2010	November 23, 2009	70.1%	70.1%
CoreGuard (INDCoreGuard)	January 1, 2010	September 3, 2009	70.2%	70.2%

Note that the change to Unisex rates is calculated to be revenue neutral and will not affect the lifetime loss ratio calculation.

The rate increase on CoreGuard is less than recent claims trend. In addition, as described above in Section 3, Anthem did not implement quarterly trend increases in 2010. Therefore, the filed rate increase does not lower the anticipated lifetime loss ratio. We do not yet have enough incurred claims data to be deemed credible for this product, and we will continue to monitor the experience.

The effective date for the rate action for PPO Share Plans, PPO Saver, RightPlan, 3500 Deductible Plans, Tonik, CDHP and SmartSense was delayed from September 2010 until October 2010. Therefore we expect the lifetime loss ratio to be higher than previously calculated for those policy forms.

#### 7. Certification

I, Fritz Busch, am an actuary for Anthem Blue Cross Life and Health Insurance Company and a member of the American Academy of Actuaries. I meet the qualification standards of the American Academy of Actuaries for rate filings of health plans. I have prepared this actuarial memorandum to be consistent with Actuarial Standard of Practice Number 8 as adopted by the Actuarial Standards Board. I certify that, to the best of my knowledge, this filing is in compliance with the laws and regulations of the State of California with regard to development of premium rates.

Frederick Busch, F.S.A., M.A.A.A.

Thederth 1. Much

Staff VP & Actuary

Anthem Blue Cross Life and Health Insurance Company

October 12, 2010

### CALIFORNIA DOCUMENT SUBMISSION FORMSET

California Insurer Number:	FOR DEPARTMENT USE ONLY			
(NOT NAIC Number) 3273-0	Our File Number: Fee Code:			
Official Insurer Name:				
Anthem Blue Cross Life and Health Insura	ance Company	Reviewer:		
Submitter and Complete Mailing Address:				
Anthem Blue Cross Life and Health Insura	ance Company			
Attn: Fritz Busch KY0304-A662	. ,			
13550 Triton Park Blvd.				
Louisville, KY 40223				
Submission Date: June 30, 2010		Dept. Action Dat	e:	
Document Form Number	Doc Type	Document	Department	Fee
	("Policy," etc)	Coverage	Action	
1 R420, T160 [01-01-11]-RAT	Rate			
2 [IND CDHP HSA 01 01 11]-RAT	Rate			
3 [IND CDHP HIA 01 01 11]-RAT	Rate			
4 [IND CDHP HIA Plus 01 01 11]-RAT	Rate			
5 NM31, PE27 [01-01-11]-RAT	Rate			
6 H062, 1930, 1929 [01-01-11]-RAT	Rate			
7 P958, PE48, PE49 [01-01-11]-RAT	Rate			
8 [INDSS 01 01 11]-RAT	Rate			
9 DN13, DN14, DN15 [01-01-11]-RAT	Rate			
10 [2010 Basic 01-01-11] -RAT	Rate			
11 [Premier 01-01-11] -RAT	Rate			
12 [RightPlan 500 01-01-11] -RAT	Rate			
13 [Ind CoreGuard 01-01-11] -RAT	Rate			
15				
16				
17				
18				
19				
20				
21				
22				
23				
24				
INSTRUCTIONS: Complete the part of the form to the I document to a numbered line. Use additional formsets form that we return to you will be your only record of our THIS IS NOT A PILL TO NOT DAY. YOU WILL	if necessary. Be acc rr action on your sub	curate - the copy of this mission.	Total:	\$0.00
THIS IS NOT A BILL - DO NOT PAY. YOU WILL FEE INVOICE SHORTLY; REMIT FEES ONLY V				

### HEALTH RATE FILING - SUPPLEMENTAL CHECKLIST

Data is for Policies Subject to 70% Loss Ratio Standard (sold or received a rate revision on or after 7/1/07)

The exception is Question 24 on Lapse Rates where we are including data for members who lapsed before 7/1/07 (where applicable)

1	Company Name :	Anthem Blue	e Cross Life and	<b>Health Insurance Co</b>	mpany
_				,	
2	Company NAIC Number:				62825
				Ī	
4	Policy Approval Bureau File Number				
				D. 42	0 m1 c0 f01 01 111 D 1 m
3	Policy Form Number/Identifier:			R42	0, T160 [01-01-11]-RAT
2	Policy Form Description				Major Madical Evpansa
3	Policy Form Description				Major Medical Expense
5	Rate Increases that is being requested the	s time (%):		Ī	0.0%
	rate increases that is being requested the	3 time ( 70 ).		Į	0.070
6	Date when the application for Rate incre	ase was mailed to the Cal. Dept.	of Ins.:		October 12, 2010
	TI	<u> </u>		l	, , , , , , , , , , , , , , , , , , , ,
7	Date when the company plans to implem	ent the proposed rate increase:			January 1, 2011
				•	
8	Date when the policy was first issued:				March 1, 2004
				,	
9	Is this block of business open or closed?				Open
				ī	<u> </u>
10	If the block of business closed, the date	when the last policy was issued:			n/a
			Γ		
11	Policyholder count, the latest statistics a California:	vailable:		As of [Date]	Policyholder Count
	Nationwide :			September 30, 2010	87,962
	Nationwide:		l	n/a	n/a
	Policyholder count, as of 12/31/xx, for the	ne most recent ten vears, or since	the policy was		
12	first issued:	,			
	California:			Year	Policyholder Count
	7			12/31/2009	88,800
				12/31/2008	79,720
				12/31/2007	58,943
				12/31/2006	31,299
				12/31/2005	14,652
				12/31/2004	3,126
				12/31/2003	0
			-	12/31/2002 12/31/2001	0
			ŀ	12/31/2001	0
			l	12/31/2000	0
	Nationwide:		1	Year	Policyholder Count
				12/31/2009	n/a
				12/31/2008	n/a
				12/31/2007	n/a
			ļ	12/31/2006	n/a
				12/31/2005	n/a
				12/31/2004	n/a
				12/31/2003	n/a
				12/31/2002	n/a
				12/31/2001	n/a
			Į	12/31/2000	n/a

California:

Year	Average Duration
12/31/2009	2.2
12/31/2008	1.8
12/31/2007	1.4
12/31/2006	1.1
12/31/2005	0.7
12/31/2004	0.4
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Nationwide:

14

Year         Average Duration           12/31/2009         n/a           12/31/2008         n/a           12/31/2007         n/a           12/31/2006         n/a           12/31/2005         n/a           12/31/2004         n/a           12/31/2003         n/a           12/31/2002         n/a           12/31/2001         n/a           12/31/2000         n/a		
12/31/2008	Year	Average Duration
12/31/2007 n/a 12/31/2006 n/a 12/31/2005 n/a 12/31/2004 n/a 12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a	12/31/2009	n/a
12/31/2006 n/a 12/31/2005 n/a 12/31/2004 n/a 12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a	12/31/2008	n/a
12/31/2005 n/a 12/31/2004 n/a 12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a	12/31/2007	n/a
12/31/2004 n/a 12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a	12/31/2006	n/a
12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a	12/31/2005	n/a
12/31/2002 n/a 12/31/2001 n/a	12/31/2004	n/a
12/31/2001 n/a	12/31/2003	n/a
	12/31/2002	n/a
12/31/2000 n/a	12/31/2001	n/a
	12/31/2000	n/a

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	61.1%
	2 Year	62.6%
	3 Year	68.0%
	4 Year	77.7%
	5 Year	82.2%
	6 Year	80.5%
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2008	1 Year	48.1%
	2 Year	57.8%
	3 Year	70.3%
	4 Year	85.1%
	5 Year	102.4%
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2007	1 Year	43.3%
	2 Year	64.5%
	3 Year	68.1%
	4 Year	82.0%
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

2006	1 Year	50.5%
	2 Year	63.1%
	3 Year	59.8%
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	46.0%
	2 Year	57.6%
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	44.7%
2001	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	n/a
2003	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
2002	10 Year	n/a
2002	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

<u>Total</u> Realized Historical Loss Ratio for all durations and <u>excluding changes in</u> <u>Active Lives Reserves:</u>		
California :	Year	Realized Loss Ratio
<u></u>	2009	68.3%
	2008	61.8%
	2007	57.7%
	2006	55.6%
	2005	47.6%
	2004	44.7%
	2003	n/a
	2002	n/a
	2001	n/a
	2000	n/a
Nationwide:	Year	Realized Loss Ratio
Nationwide.	2009	
		n/a
	2008	n/a
	2007	n/a
	2006	n/a
	2005	n/a
	2004	n/a
	2003	n/a
	2002	n/a
	2001	n/a
		,
	2000	n/a
Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves, of the block of business, for the next ten years:	2000	n/a
	2000 Duration	
block of business, for the next ten years:		
block of business, for the next ten years:	Duration	Anticipated Loss Ratio
block of business, for the next ten years:	Duration 1 Year	Anticipated Loss Ratio
block of business, for the next ten years:	Duration 1 Year 2 Year	Anticipated Loss Ratio 58.1% 73.0%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year	Anticipated Loss Ratio 58.1% 73.0% 87.9%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year	Anticipated Loss Ratio 58.1% 73.0% 87.9% 91.1%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year	Anticipated Loss Ratio 58.1% 73.0% 87.9% 91.1% 97.4% 106.7% 111.4%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	Anticipated Loss Ratio 58.1% 73.0% 87.9% 91.1% 97.4% 106.7%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	Anticipated Loss Ratio 58.1% 73.0% 87.9% 91.1% 97.4% 106.7% 111.4% 107.0%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year	Anticipated Loss Ratio 58.1% 73.0% 87.9% 91.1% 97.4% 106.7% 111.4% 107.0%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year	Anticipated Loss Ratio 58.1% 73.0% 87.9% 91.1% 97.4% 106.7% 111.4% 107.0% 107.0%
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year	Anticipated Loss Ratio 58.1% 73.0% 87.9% 91.1% 97.4% 106.7% 111.4% 107.0% 107.0%
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year	Anticipated Loss Ratio 58.1% 73.0% 87.9% 91.1% 97.4% 106.7% 111.4% 107.0% 107.0% Anticipated Loss Ratio
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year	Anticipated Loss Ratio 58.1% 73.0% 87.9% 91.1% 97.4% 106.7% 111.4% 107.0% 107.0% Anticipated Loss Ratio
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year Duration 1 Year 2 Year	Anticipated Loss Ratio 58.1% 73.0% 87.9% 91.1% 97.4% 106.7% 111.4% 107.0% 107.0% Anticipated Loss Ratio n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year	Anticipated Loss Ratio 58.1% 73.0% 87.9% 91.1% 97.4% 106.7% 111.4% 107.0% 107.0% Anticipated Loss Ratio n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year	Anticipated Loss Ratio 58.1% 73.0% 87.9% 91.1% 97.4% 106.7% 111.4% 107.0% 107.0% Anticipated Loss Ratio n/a n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year	Anticipated Loss Ratio 58.1% 73.0% 87.9% 91.1% 97.4% 106.7% 111.4% 107.0% 107.0%  Anticipated Loss Ratio n/a n/a n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 6 Year 6 Year	Anticipated Loss Ratio 58.1% 73.0% 87.9% 91.1% 97.4% 106.7% 111.4% 107.0% 107.0%  Anticipated Loss Ratio n/a n/a n/a n/a n/a n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 7 Year	Anticipated Loss Ratio 58.1% 73.0% 87.9% 91.1% 97.4% 106.7% 111.4% 107.0% 107.0% 107.0%  Anticipated Loss Ratio n/a n/a n/a n/a n/a n/a n/a n/a

17	Realized (Accumulated) Historical Loss Ratio for this block of business:	1	
17	California:	J	61.9%
	Nationwide:		n/a
	Nationwide.		11/ a
18	Anticipated (Discounted) Future Loss Ratio for this block of business:	]	
	California:	ı	96.9%
	Nationwide:		n/a
19	Anticipated Lifetime Loss Ratio for this block of business:	]	
<u>,                                    </u>	California:	•	86.6%
	Nationwide:		n/a
		_	
20	The date when the last rate increase in California was implemented:		October 1, 2010
		_	
21	The amount (%) of the last rate increase implemented in California:		10.1%
	List the rate increases implemented in California each year, over the previous ten years,		D . O. O.
22	or since the year when the product was first marketed if the product has been marketed	Year	Rate Change %
	for less than ten years:	0.140	40.40/
		Oct-10	10.1%
		Mar-09	15.0%
		Mar-08	0.0%
		Mar-07 Mar-06	3.6%
		Mar-05	15.2% 12.7%
		2004	none
		2003	n/a
		2003	n/a
		2002	n/a
		2001	11/4
	List the weighted average of rate increases implemented nationwide, <i>excluding</i>		
	<u>California</u> , over the previous ten years, or since the date when the product was first		
23	marketed if the product has been marketed for less than ten years [Earned premium	Year	Rate Change %
	dollars i		
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a

24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that had lapsed by 12/31 of the same year:	Year	Lapse Rate
	California:	2010	n/a
	<u>'</u>	2009	23.0%
		2008	19.8%
		2007	18.8%
		2006	22.5%
		2005	23.9%
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
	Nationwide:	Year	Lapse Rate
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):		
	Inflation,		0.0%
	utilization increases,		0.0%
	changing technology/application of newer forms of treatmen		0.0%
	revision of geographic factors that are not revenue neutral		0.0%
	changing competitive environment		0.0%
	revision of original assumptions used for development of rat		0.0%
	adverse – actuarially credible - experience		0.0%
	Others, please explain below.	X	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)		

	State	Annual premium Earnings (realized or anticipated	Rate Increase requested	Rate Increase approved	Pending
1	n/a	n/a	n/a	n/a	n/a
2	n/a	n/a	n/a	n/a	n/a
3	n/a	n/a	n/a	n/a	n/a
4	n/a	n/a	n/a	n/a	n/a
5	n/a	n/a	n/a	n/a	n/a
6	n/a	n/a	n/a	n/a	n/a
7	n/a	n/a	n/a	n/a	n/a
8	n/a	n/a	n/a	n/a	n/a
9	n/a	n/a	n/a	n/a	n/a
10	n/a	n/a	n/a	n/a	n/a
11	n/a	n/a	n/a	n/a	n/a
12	n/a	n/a	n/a	n/a	n/a
13	n/a	n/a	n/a	n/a	n/a
14	n/a	n/a	n/a	n/a	n/a
15	n/a	n/a	n/a	n/a	n/a
16	n/a	n/a	n/a	n/a	n/a
17	n/a	n/a	n/a	n/a	n/a
18	n/a	n/a	n/a	n/a	n/a
19	n/a	n/a	n/a	n/a	n/a
20	n/a	n/a	n/a	n/a	n/a
21	n/a	n/a	n/a	n/a	n/a
22	n/a	n/a	n/a	n/a	n/a
23	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a
25	n/a	n/a	n/a	n/a	n/a
26	n/a	n/a	n/a	n/a	n/a
27	n/a	n/a	n/a	n/a	n/a
28	n/a	n/a	n/a	n/a	n/a
29	n/a	n/a	n/a	n/a	n/a
30	n/a	n/a	n/a	n/a	n/a
31	n/a	n/a	n/a	n/a	n/a
32	n/a	n/a	n/a	n/a	n/a
33	n/a	n/a	n/a	n/a	n/a
34	n/a	n/a	n/a	n/a	n/a
35	n/a	n/a	n/a	n/a	n/a
36	n/a	n/a	n/a	n/a	n/a
37	n/a	n/a	n/a	n/a	n/a
38	n/a	n/a	n/a	n/a	n/a
39	n/a	n/a	n/a	n/a	n/a
40	n/a	n/a	n/a	n/a	n/a
41	n/a	n/a	n/a	n/a	n/a
42	n/a	n/a	n/a	n/a	n/a
43	n/a	n/a	n/a	n/a	n/a
44	n/a	n/a	n/a	n/a	n/a
45	n/a	n/a	n/a	n/a	n/a
46 47	n/a	n/a	n/a	n/a	n/a
	n/a	n/a	n/a	n/a	n/a
48	n/a	n/a	n/a	n/a	n/a
50	n/a	n/a	n/a	n/a	n/a
	n/a l <b>Average</b>	n/a	n/a	n/a	n/a
11 cigilicu	LITTELAGE	•			

1	Company Name :	Anthem Blu	e Cross Life and	Health Insurance Co	mpany
				•	
2	Company NAIC Number:				62825
	DU A ID EU V			1	
4	Policy Approval Bureau File Number				
	D-1: E N			NIM 2	1 DE27 [01 01 11] DAT
3	Policy Form Number/Identifier:			NMS	1, PE27 [01-01-11]-RAT
3	Policy Form Description				Major Medical Expense
	Toney Tomi Description	_			Wajor Wedicar Expense
5	Rate Increases that is being requested the	s time (%):			0.0%
		( ) ( )			0.0,0
6	Date when the application for Rate incre	ase was mailed to the Cal. Dept.	of Ins.:		October 12, 2010
				'	
7	Date when the company plans to implem	ent the proposed rate increase:			January 1, 2011
8	Date when the policy was first issued:				January 1, 2001
				,	
9	Is this block of business open or closed?				Open
10		1 4 1 4 1 1 1 1 1		1	
10	If the block of business closed, the date	when the last policy was issued:			n/a
11	Policyholder count, the latest statistics a	voilablas	Г	As of [Date]	Policyholder Count
11	California:	allaule.		September 30, 2010	13,354
	Nationwide :			n/a	n/a
	Tutton wide :		L	11/ 4	11/ 44
10	Policyholder count, as of 12/31/xx, for the	e most recent ten years, or since	e the policy was		
12	first issued:				
	California:			Year	Policyholder Count
				12/31/2009	14,991
				12/31/2008	15,123
				12/31/2007	14,267
			-	12/31/2006	12,375
			-	12/31/2005 12/31/2004	11,032 9,024
				12/31/2004	6,830
				12/31/2003	4,090
				12/31/2001	2,142
				12/31/2000	0
			L		
	Nationwide:			Year	Policyholder Count
	<del></del>			12/31/2009	n/a
				12/31/2008	n/a
			[	12/31/2007	n/a
			[	12/31/2006	n/a
			[	12/31/2005	n/a
				12/31/2004	n/a
				12/31/2003	n/a
				12/31/2002	n/a
				12/31/2001	n/a
			l	12/31/2000	n/a

California:

Year	Average Duration
12/31/2009	4.6
12/31/2008	4.4
12/31/2007	3.7
12/31/2006	3.2
12/31/2005	2.6
12/31/2004	2.0
12/31/2003	1.5
12/31/2002	1.2
12/31/2001	0.7
12/31/2000	n/a

Nationwide:

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	72.0%
	2 Year	78.5%
	3 Year	71.2%
	4 Year	86.5%
	5 Year	62.8%
	6 Year	68.0%
	7 Year	96.5%
	8 Year	74.2%
	9 Year	85.5%
	10 Year	n/a
2008	1 Year	48.6%
	2 Year	52.2%
	3 Year	61.3%
	4 Year	60.2%
	5 Year	52.6%
	6 Year	65.4%
	7 Year	66.8%
	8 Year	61.8%
	9 Year	n/a
	10 Year	n/a
2007	1 Year	39.8%
	2 Year	56.5%
	3 Year	68.1%
	4 Year	64.6%
	5 Year	53.9%
	6 Year	58.2%
	7 Year	81.1%
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

2006	1 Year	52.1%
	2 Year	67.9%
	3 Year	73.4%
	4 Year	52.3%
	5 Year	107.7%
	6 Year	85.6%
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	55.7%
	2 Year	76.1%
	3 Year	65.0%
	4 Year	76.6%
	5 Year	93.5%
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	77.2%
	2 Year	76.2%
	3 Year	114.1%
	4 Year	74.1%
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	59.9%
	2 Year	57.1%
	3 Year	70.1%
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	76.0%
	2 Year	104.8%
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	56.8%
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	3 1 Out	11/ 4
	9 Year	n/a

Active Lives Reserves:		
California :	Year	Realized Loss Rati
<u>'</u>	2009	77.2%
	2008	59.0%
	2007	61.1%
	2006	72.9%
	2005	72.8%
	2004	84.5%
	2003	61.9%
	2002	90.0%
	2001	56.8%
	2000	n/a
		·
Nationwide:	Year	Realized Loss Rat
	2009	n/a
	2008	n/a
	2007	n/a
	2006	n/a
	2005	n/a
	2004	n/a
	2003	n/a
	2002	n/a
	2001	n/a
	2000	n/a
block of business, for the next ten years:		
California:	Duration	Anticipated Loss Ra
California:	Duration 1 Year	
California:	1 Year	70.9%
California:	1 Year 2 Year	70.9% 78.1%
California:	1 Year 2 Year 3 Year	70.9% 78.1% 79.6%
California:	1 Year 2 Year 3 Year 4 Year	70.9% 78.1% 79.6% 82.5%
California :	1 Year 2 Year 3 Year 4 Year 5 Year	70.9% 78.1% 79.6% 82.5% 88.2%
California :	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	70.9% 78.1% 79.6% 82.5% 88.2% 96.6%
California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	70.9% 78.1% 79.6% 82.5% 88.2% 96.6% 100.8%
California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year	70.9% 78.1% 79.6% 82.5% 88.2% 96.6% 100.8% 96.8%
California :	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	70.9% 78.1% 79.6% 82.5% 88.2% 96.6% 100.8%
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year	70.9% 78.1% 79.6% 82.5% 88.2% 96.6% 100.8% 96.8% 96.8%
California :  Nationwide :	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year	70.9% 78.1% 79.6% 82.5% 88.2% 96.6% 100.8% 96.8% 96.8% Anticipated Loss R
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year	70.9% 78.1% 79.6% 82.5% 88.2% 96.6% 100.8% 96.8% 96.8% Anticipated Loss Ran/a
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year Duration 1 Year 2 Year	70.9% 78.1% 79.6% 82.5% 88.2% 96.6% 100.8% 96.8% 96.8% Anticipated Loss Ran/a n/a
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year	70.9% 78.1% 79.6% 82.5% 88.2% 96.6% 100.8% 96.8% 96.8%  Anticipated Loss Ran/a n/a n/a
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year	70.9% 78.1% 79.6% 82.5% 88.2% 96.6% 100.8% 96.8% 96.8% 96.8% Anticipated Loss Ran/a n/a n/a n/a
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year	70.9% 78.1% 79.6% 82.5% 88.2% 96.6% 100.8% 96.8% 96.8% 96.8% Anticipated Loss Ran/a n/a n/a n/a n/a
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year	70.9% 78.1% 79.6% 82.5% 88.2% 96.6% 100.8% 96.8% 96.8%  Anticipated Loss Ran/a n/a n/a n/a n/a n/a n/a n/a
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	70.9% 78.1% 79.6% 82.5% 88.2% 96.6% 100.8% 96.8% 96.8%  Anticipated Loss Ran/a n/a n/a n/a n/a n/a n/a n/a n/a n/a
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	78.1% 79.6% 82.5% 88.2% 96.6% 100.8% 96.8% 96.8%  Anticipated Loss Ran/a n/a n/a n/a n/a n/a n/a n/a n/a n/a
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	70.9% 78.1% 79.6% 82.5% 88.2% 96.6% 100.8% 96.8% 96.8%  Anticipated Loss Ran/a n/a n/a n/a n/a n/a n/a n/a n/a n/a

17	Realized (Accumulated) Historical Loss Ratio for this block of business:	1	
17	California:		69.4%
	Nationwide:		n/a
	radonwide.		11/ α
18	Anticipated (Discounted) Future Loss Ratio for this block of business:		
	California:	I	92.5%
	Nationwide:		n/a
19	Anticipated Lifetime Loss Ratio for this block of business:		
	California:	•	79.4%
	Nationwide:		n/a
		_	
20	The date when the last rate increase in California was implemented:		October 1, 2010
21	The amount (%) of the last rate increase implemented in California:		13.1%
<u> </u>	Treat and the state of the stat		
	List the rate increases implemented in California each year, over the previous ten years,		D / Ol 0/
22	or since the year when the product was first marketed if the product has been marketed for less than ten years:	Year	Rate Change %
	nor less than ten years.	O=+ 10	42.40/
		Oct-10	13.1%
		Mar-09	0.7% 0.0%
		Mar-08 Mar-07	3.1%
		Mar-06	25.3%
		Mar-05	17.0%
		Mar-04	10.0%
		Apr-03	21.0%
		2002	data not available
		2002	data not available
		2001	data flot available
	List the weighted average of rate increases implemented nationwide, <i>excluding</i>		
	<u>California</u> , over the previous ten years, or since the date when the product was first		
23	marketed if the product has been marketed for less than ten years [Earned premium	Year	Rate Change %
	dollars i		
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a

24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that had lapsed by 12/31 of the same year:	Year	Lapse Rate
	California:	2010	n/a
		2009	23.1%
		2008	23.1%
		2007	26.1%
		2006	35.7%
		2005	29.9%
		2004	28.1%
		2003	33.6%
		2002	34.2%
		2001	17.9%
	Nationwide:	Year	Lapse Rate
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):		
	Inflation,		0.0%
	utilization increases,		0.0%
	changing technology/application of newer forms of treatmen		0.0%
	revision of geographic factors that are not revenue neutral		0.0%
	changing competitive environment		0.0%
	revision of original assumptions used for development of rat		0.0%
	adverse – actuarially credible - experience		0.0%
	Others, please explain below.	X	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)		

	State	Annual premium Earnings (realized or anticipated	Rate Increase requested	Rate Increase approved	Pending
1	n/a	n/a	n/a	n/a	n/a
2	n/a	n/a	n/a	n/a	n/a
3	n/a	n/a	n/a	n/a	n/a
4	n/a	n/a	n/a	n/a	n/a
5	n/a	n/a	n/a	n/a	n/a
6	n/a	n/a	n/a	n/a	n/a
7	n/a	n/a	n/a	n/a	n/a
8	n/a	n/a	n/a	n/a	n/a
9	n/a	n/a	n/a	n/a	n/a
10	n/a	n/a	n/a	n/a	n/a
11	n/a	n/a	n/a	n/a	n/a
12	n/a	n/a	n/a	n/a	n/a
13	n/a	n/a	n/a	n/a	n/a
14	n/a	n/a	n/a	n/a	n/a
15	n/a	n/a	n/a	n/a	n/a
16	n/a	n/a	n/a	n/a	n/a
17	n/a	n/a	n/a	n/a	n/a
18	n/a	n/a	n/a	n/a	n/a
19	n/a	n/a	n/a	n/a	n/a
20	n/a	n/a	n/a	n/a	n/a
21	n/a	n/a	n/a	n/a	n/a
22	n/a	n/a	n/a	n/a	n/a
23	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a
25	n/a	n/a	n/a	n/a	n/a
26	n/a	n/a	n/a	n/a	n/a
27	n/a	n/a	n/a	n/a	n/a
28	n/a	n/a	n/a	n/a	n/a
29	n/a	n/a	n/a	n/a	n/a
30	n/a	n/a	n/a	n/a	n/a
31	n/a	n/a	n/a	n/a	n/a
32	n/a	n/a	n/a	n/a	n/a
33	n/a	n/a	n/a	n/a	n/a
34	n/a	n/a	n/a	n/a	n/a
35	n/a	n/a	n/a	n/a	n/a
36	n/a	n/a	n/a	n/a	n/a
37	n/a	n/a	n/a	n/a	n/a
38	n/a	n/a	n/a	n/a	n/a
39	n/a	n/a	n/a	n/a	n/a
40	n/a	n/a	n/a	n/a	n/a
41	n/a	n/a	n/a	n/a	n/a
42	n/a	n/a	n/a	n/a	n/a
43	n/a	n/a	n/a	n/a	n/a
44	n/a	n/a	n/a	n/a	n/a
45	n/a	n/a	n/a	n/a	n/a
46 47	n/a	n/a	n/a	n/a	n/a
	n/a	n/a	n/a	n/a	n/a
48	n/a	n/a	n/a	n/a	n/a
50	n/a	n/a	n/a	n/a	n/a
	n/a l <b>Average</b>	n/a	n/a	n/a	n/a
11 cigilicu	LITTELAGE	•			

1	Company Name : Anthem Blue Cross Life at	nd Health Insurance Co	mpany
2	Company NAIC Number:		62825
4	D.P. A. D.		
4	Policy Approval Bureau File Number		
3	Policy Form Number/Identifier:	<b>П</b> 062 103	30, 1929 [01-01-11]-RAT
3	Policy Form Number/Identifier:	П002, 193	50, 1929 [01-01-11]-KA1
3	Policy Form Description		Major Medical Expense
	Toney Torin Description		Wajor Wedicar Expense
5	Rate Increases that is being requested this time (%):		0.0%
			0.0,0
6	Date when the application for Rate increase was mailed to the Cal. Dept. of Ins.:		October 12, 2010
7	Date when the company plans to implement the proposed rate increase:		January 1, 2011
8	Date when the policy was first issued:		pre-1999
9	Is this block of business open or closed?		Open
		<del></del>	,
10	If the block of business closed, the date when the last policy was issued:		n/a
11	DE 111 (4.16 CCC 711	A (ID + 1	D. I. I. I. O
11	Policyholder count, the latest statistics available:  California:	As of [Date]	Policyholder Count
	Nationwide :	September 30, 2010 n/a	75,815 n/a
	ivationwide:	II/a	II/a
	Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy wa	S	
12	first issued:		
	California:	Year	Policyholder Count
		12/31/2009	97,247
		12/31/2008	117,362
		12/31/2007	119,078
		12/31/2006	93,667
		12/31/2005	70,910
		12/31/2004	52,640
		12/31/2003	26,143
		12/31/2002	10,086
		12/31/2001 12/31/2000	2,863 2,881
		12/31/2000	۷,001
	Nationwide:	Year	Policyholder Count
	THEORITAGE !	12/31/2009	n/a
		12/31/2008	n/a
		12/31/2007	n/a
		12/31/2006	n/a
		12/31/2005	n/a
		12/31/2004	n/a
		12/31/2003	n/a
		12/31/2002	n/a
		12/31/2001	n/a
		12/31/2000	n/a

Year Average Duration 12/31/2009 3.6 3.3 12/31/2008 12/31/2007 2.8 2.5 12/31/2006 2.1 12/31/2005 1.7 12/31/2004 1.7 12/31/2003 12/31/2002 2.6

Nationwide:

14

Average Duration Year 12/31/2009 n/a 12/31/2008 n/a12/31/2007 n/a 12/31/2006 n/a 12/31/2005 n/a 12/31/2004 n/a12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a12/31/2000 n/a

6.8

12/31/2001

12/31/2000

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	76.8%
	2 Year	82.6%
	3 Year	86.6%
	4 Year	77.0%
	5 Year	65.9%
	6 Year	74.6%
	7 Year	81.2%
	8 Year	76.1%
	9 Year	51.8%
	10 Year	140.2%
2008	1 Year	63.8%
	2 Year	70.1%
	3 Year	65.5%
	4 Year	68.2%
	5 Year	67.1%
	6 Year	69.0%
	7 Year	74.3%
	8 Year	59.1%
	9 Year	69.6%
	10 Year	141.0%
2007	1 Year	64.1%
	2 Year	72.0%
	3 Year	58.8%
	4 Year	61.0%
	5 Year	69.7%
	6 Year	71.8%
	7 Year	47.3%
	8 Year	124.1%
	9 Year	122.6%
	10 Year	124.9%

2006	1 Year	56.6%
	2 Year	57.9%
	3 Year	58.8%
	4 Year	70.5%
	5 Year	76.4%
	6 Year	92.4%
	7 Year	84.9%
	8 Year	115.7%
	9 Year	58.9%
	10 Year	117.0%
2005	1 Year	53.2%
	2 Year	63.6%
	3 Year	63.1%
	4 Year	84.9%
	5 Year	196.7%
	6 Year	162.6%
	7 Year	94.4%
	8 Year	46.7%
	9 Year	121.9%
	10 Year	112.5%
2004	1 Year	63.6%
	2 Year	76.6%
	3 Year	63.2%
	4 Year	151.9%
	5 Year	87.1%
	6 Year	73.6%
	7 Year	51.8%
	8 Year	88.8%
	9 Year	73.1%
	10 Year	115.0%
2003	1 Year	60.4%
	2 Year 3 Year	49.8%
	4 Year	191.4% 113.2%
	5 Year	88.1%
	6 Year	51.5%
	7 Year	117.2%
	8 Year	68.2%
	9 Year	111.5%
	10 Year	127.6%
2002	1 Year	45.3%
2002	2 Year	133.3%
	3 Year	88.8%
	4 Year	70.7%
	5 Year	37.7%
	6 Year	157.0%
	7 Year	162.5%
	8 Year	105.3%
	9 Year	104.6%
	10 Year	106.5%
2001	1 Year	120.8%
	2 Year	73.6%
	3 Year	123.5%
	4 Year	65.8%
	5 Year	157.1%
	6 Year	167.1%
	7 Year	145.4%
	8 Year	143.4%
		30.1%
	9 Year	30.170

California   Year   Realized Loss Railo   2000   80.9%   2006   71.3%   2007   66.9%   2006   65.9%   2005   66.3%   2004   75.4%   2003   75.5%   2002   85.1%   2002   85.1%   2003   75.5%   2000   75.5%   75.5%   2000   75.5%   75	15	Active Lives Reserves:		
2009   80.9%   2008   71.3%   2008   71.3%   2006   65.9%   2006   65.9%   2006   65.9%   2004   75.4%   2004   75.4%   2004   75.4%   2004   75.5%   2002   85.1%   2002   85.1%   2001   142.9%   2000   75.5%   2000   2000   75.5%   2000			Year	Realized Loss Ratio
2008		Carrotina.		
2007   68.9%   2006   65.9%   2006   65.9%   2006   65.9%   2004   75.4%   2004   75.4%   2003   75.5%   2002   85.1%   2001   142.9%   2000   75.5%   2000   75.5%   2000   75.5%   2000   75.5%   2000   75.5%   2000   75.5%   2000   75.5%   2000   76.2%   76.2				
2006   65.9%   2005   68.3%   2004   77.4%   2004   77.4%   2003   77.5%   2002   85.1%   2002   85.1%   2001   142.9%   2000   75.5%   2002   75.5%   2002   75.5%   2000   75.5%   2000   75.5%   2000   75.5%   2000   75.5%   2000   75.5%   2000   75.5%   2000   75.5%   70.00   75.5%   70.00   75.5%   70.00   75.5%   70.00   75.5%   70.00   75.5%   70.00   75.5%   70.00   75.5%   75.1%				
Nationwide :				
Nationwide   2004				
Nationwide :   Nationwide :				
Nationwide :				
Nationwide :				
Nationwide :   Year   Realized Loss Ratio   2009   n/a   2008   n/a   2008   n/a   2007   n/a   2006   n/a   2007   n/a   2006   n/a   2007   n/a   2006   n/a   2006   n/a   2007   n/a   2006   n/a   2007   n/a   2008   n/a   2009   n/a   2009   n/a   2009   n/a   2009   n/a   2000   n/a				
Nationwide :   Year   Realized Loss Ratio   2009   n/a   2008   n/a   2008   n/a   2007   n/a   2006   n/a   2006   n/a   2006   n/a   2006   n/a   2006   n/a   2004   n/a   2004   n/a   2003   n/a   2002   n/a   2001   n/a   2001   n/a   2001   n/a   2000   n/a				
2008				-
2008		Nationwide:	Year	Realized Loss Ratio
2007   n/a   2006   n/a   2005   n/a   2004   n/a   2003   n/a   2004   2003   n/a   2002   n/a   2002   n/a   2001   n/a   2001   n/a   2001   n/a   2000   n/a   2001   n/a   2000   n/			2009	
2006   n/a   2005   n/a   2004   n/a   2003   n/a   2002   m/a   2003   n/a   2002   m/a   2001   n/a   2000   2000   n/a   2000   n/			2008	n/a
2005   n/a   2004   n/a   2003   n/a   2002   n/a   2003   n/a   2002   n/a   2001   n/a   2000   2000   n/a   2000   n/			2007	n/a
2004   n/a   2003   n/a   2002   n/a   2001   n/a   2000   2000   n/a   2000   n/			2006	n/a
2003   n/a   2002   n/a   2001   n/a   2001   n/a   2000   2000   n/a   2000   n/			2005	n/a
2002   n/a   2001   n/a   2000   n/a   200			2004	n/a
Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves, of the block of business, for the next ten years:   California:			2003	n/a
Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves, of the block of business, for the next ten years:    California:   Duration   Anticipated Loss Ratio   1 Year   78.8%   2 Year   89.5%   3 Year   95.1%   4 Year   91.1%   5 Year   99.5%   6 Year   99.5%   6 Year   99.5%   6 Year   98.9%   8 Year   98.9%   9 Year   98.9%   10 Year   98.9%   10 Year   98.9%   10 Year   1			2002	n/a
Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves, of the block of business, for the next ten years:    California:   Duration   Anticipated Loss Ratio			2001	n/a
Duration   Anticipated Loss Ratio			2000	n/a
Duration	16			
2 Year   89.5%   3 Year   95.1%   4 Year   91.1%   5 Year   99.5%   6 Year   99.5%   7 Year   98.9%   8 Year   98.9%   9 Year   98.9%   10 Year   98.9%   10 Year   98.9%   10 Year   n/a   2 Year   n/a   3 Year   n/a   4 Year   n/a   4 Year   n/a   5 Year   n/a   6 Year   n/a   6 Year   n/a   7 Year   n/a   8 Year   n/a   8 Year   n/a   8 Year   n/a   9 Year   n/a   9 Year   n/a   10 Year   1		California:	Duration	Anticipated Loss Ratio
3 Year   95.1%     4 Year   91.1%     5 Year   99.5%     6 Year   99.5%     7 Year   98.9%     8 Year   98.9%     9 Year   98.9%     10 Year   98.9%     Nationwide :			1 Year	78.8%
A Year   91.1%			2 Year	89.5%
5 Year   99.5%     6 Year   99.5%     7 Year   98.9%     8 Year   98.9%     9 Year   98.9%     10 Year   98.9%      Nationwide :			3 Year	95.1%
6 Year       99.5%         7 Year       98.9%         8 Year       98.9%         9 Year       98.9%         10 Year       98.9%         1 Year       n/a         2 Year       n/a         3 Year       n/a         4 Year       n/a         5 Year       n/a         6 Year       n/a         7 Year       n/a         8 Year       n/a         9 Year       n/a			4 Year	
7 Year   98.9%     8 Year   98.9%     9 Year   98.9%     10 Year   98.9%     10 Year   98.9%     10 Year   n/a     2 Year   n/a     3 Year   n/a     4 Year   n/a     4 Year   n/a     5 Year   n/a     6 Year   n/a     7 Year   n/a     8 Year   n/a     8 Year   n/a     9 Year   n/a     9 Year   n/a     9 Year   n/a			5 Year	
8 Year   98.9%   9 Year   98.9%   10 Year   98.9%   10 Year   98.9%     10 Year   98.9%     10 Year   98.9%     10 Year   98.9%     10 Year   98.9%     10 Year   98.9%     10 Year   9 Year   10				
9 Year   98.9%   10 Year   98.9%     10 Year   98.9%     10 Year   98.9%     10 Year   98.9%     10 Year   98.9%     10 Year   98.9%     10 Year   9 Year   10 Year				
Nationwide :   Duration   Anticipated Loss Ratio   1 Year   n/a   2 Year   n/a   3 Year   n/a   4 Year   n/a   4 Year   n/a   5 Year   n/a   6 Year   n/a   6 Year   n/a   7 Year   n/a   8 Year   n/a   9 Year   n/a   9 Year   n/a				
Duration				
1 Year			10 Year	98.9%
1 Year		Nationwide:	Duration	Anticipated Loss Patio
2 Year		ivationwide.		·
3 Year				
4 Year     n/a       5 Year     n/a       6 Year     n/a       7 Year     n/a       8 Year     n/a       9 Year     n/a				
5 Year       n/a         6 Year       n/a         7 Year       n/a         8 Year       n/a         9 Year       n/a				
6 Year n/a 7 Year n/a 8 Year n/a 9 Year n/a				
7 Year         n/a           8 Year         n/a           9 Year         n/a				
8 Year         n/a           9 Year         n/a				
9 Year n/a				
10 1001				
				,

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17	Realized (Accumulated) Historical Loss Ratio for this block of business:	1	
17	California:		73.1%
	Nationwide:		n/a
	inationwide:		II/a
18	Anticipated (Discounted) Future Loss Ratio for this block of business:		
	California:	Į	96.8%
	Nationwide:		n/a
19	Anticipated Lifetime Loss Ratio for this block of business:		
	California:	•	82.8%
	Nationwide:		n/a
		Ī	
20	The date when the last rate increase in California was implemented:		October 1, 2010
		1	
21	The amount (%) of the last rate increase implemented in California:		14.1%
	List the rate increases implemented in California each year, over the previous ten years,		
22	or since the year when the product was first marketed if the product has been marketed	Year	Rate Change %
22	for less than ten years:	Teal	Rate Change 76
	for loss than on years.	Oct-10	14.1%
		Mar-09	19.2%
		Mar-08	6.0%
		Mar-07	10.5%
		Mar-06	13.2%
		Mar-05	17.6%
		Mar-04	7.8%
		Apr-03	17.2%
		2002	data not available
		2001	data not available
			-
	List the weighted average of rate increases implemented nationwide, <u>excluding</u>		
23	<u>California</u> , over the previous ten years, or since the date when the product was first	Year	Rate Change %
23	marketed if the product has been marketed for less than ten years [Earned premium	Teal	Nate Change %
	dollars i		
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a

24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that had lapsed by 12/31 of the same year:	Year	Lapse Rate
	California:	2010	n/a
		2009	33.0%
		2008	23.4%
		2007	21.9%
		2006	20.9%
		2005	20.8%
		2004	20.1%
		2003	23.3%
		2002	17.8%
		2001	10.8%
	_		
	Nationwide :	Year	Lapse Rate
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):		
	Inflation,		0.0%
	utilization increases,		0.0%
	changing technology/application of newer forms of treatmen		0.0%
	revision of geographic factors that are not revenue neutral		0.0%
	changing competitive environment		0.0%
	revision of original assumptions used for development of rat		0.0%
	adverse – actuarially credible - experience		0.0%
	Others, please explain below.	X	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)		

	State	Annual premium Earnings (realized or anticipated	Rate Increase requested	Rate Increase approved	Pending
1	n/a	n/a	n/a	n/a	n/a
2	n/a	n/a	n/a	n/a	n/a
3	n/a	n/a	n/a	n/a	n/a
4	n/a	n/a	n/a	n/a	n/a
5	n/a	n/a	n/a	n/a	n/a
6	n/a	n/a	n/a	n/a	n/a
7	n/a	n/a	n/a	n/a	n/a
8	n/a	n/a	n/a	n/a	n/a
9	n/a	n/a	n/a	n/a	n/a
10	n/a	n/a	n/a	n/a	n/a
11	n/a	n/a	n/a	n/a	n/a
12	n/a	n/a	n/a	n/a	n/a
13	n/a	n/a	n/a	n/a	n/a
14	n/a	n/a	n/a	n/a	n/a
15	n/a	n/a	n/a	n/a	n/a
16	n/a	n/a	n/a	n/a	n/a
17	n/a	n/a	n/a	n/a	n/a
18	n/a	n/a	n/a	n/a	n/a
19	n/a	n/a	n/a	n/a	n/a
20	n/a	n/a	n/a	n/a	n/a
21	n/a	n/a	n/a	n/a	n/a
22	n/a	n/a	n/a	n/a	n/a
23	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a
25	n/a	n/a	n/a	n/a	n/a
26	n/a	n/a	n/a	n/a	n/a
27	n/a	n/a	n/a	n/a	n/a
28	n/a	n/a	n/a	n/a	n/a
29	n/a	n/a	n/a	n/a	n/a
30	n/a	n/a	n/a	n/a	n/a
31	n/a	n/a	n/a	n/a	n/a
32	n/a	n/a	n/a	n/a	n/a
33	n/a	n/a	n/a	n/a	n/a
34	n/a	n/a	n/a	n/a	n/a
35	n/a	n/a	n/a	n/a	n/a
36	n/a	n/a	n/a	n/a	n/a
37	n/a	n/a	n/a	n/a	n/a
38	n/a	n/a	n/a	n/a	n/a
39	n/a	n/a	n/a	n/a	n/a
40	n/a	n/a	n/a	n/a	n/a
41	n/a	n/a	n/a	n/a	n/a
42	n/a	n/a	n/a	n/a	n/a
43	n/a	n/a	n/a	n/a	n/a
44	n/a	n/a	n/a	n/a	n/a
45	n/a	n/a	n/a	n/a	n/a
46 47	n/a	n/a	n/a	n/a	n/a
	n/a	n/a	n/a	n/a	n/a
48	n/a	n/a	n/a	n/a	n/a
50	n/a	n/a	n/a	n/a	n/a
	n/a l <b>Average</b>	n/a	n/a	n/a	n/a
11 cigilicu	LITTELAGE	•			

1	<b>Company Name:</b>	Anthem Blue Cross Life and	l Health Insurance Co	mpany
2	Company NAIC Number:			62825
4	Policy Approval Bureau File Number			
3	Policy Form Number/Identifier:		P958, PE4	8, PE49 [01-01-11]-RAT
3	Policy Form Description			Major Medical Expense
	D . I . d .: 1:	. (0()		0.00/
5	Rate Increases that is being requested th	s time (%):		0.0%
6	Date when the application for Rate incre	asa was mailed to the Cal. Dept. of Ins.	1	October 12, 2010
U	Date when the application for Rate incre	ase was maned to the Car. Dept. of his		October 12, 2010
7	Date when the company plans to implen	ent the proposed rate increase:	7	January 1, 2011
	Date when the company plans to implem	ioni die proposed rate increase.		variatry 1, 2011
8	Date when the policy was first issued:			November 1, 2003
	1			, , , , , , , , , , , , , , , , , , , ,
9	Is this block of business open or closed?			Open
	•			•
10	If the block of business closed, the date	when the last policy was issued:		n/a
			_	
11	Policyholder count, the latest statistics a	vailable:	As of [Date]	Policyholder Count
	California:		September 30, 2010	50,678
	Nationwide:		n/a	n/a
	T		-	
12		ne most recent ten years, or since the policy was		
	first issued: California :		Year	Policyholder Count
	Camornia .		12/31/2009	59,061
			12/31/2008	71,229
			12/31/2007	78,859
			12/31/2006	55,275
			12/31/2005	36,986
			12/31/2004	15,237
			12/31/2003	498
			12/31/2002	0
			12/31/2001	0
			12/31/2000	0
	Nationwide:		Year	Policyholder Count
			12/31/2009	n/a
			12/31/2008	n/a
			12/31/2007	n/a
			12/31/2006	n/a
			12/31/2005	n/a
			12/31/2004	n/a
			12/31/2003 12/31/2002	n/a
			12/31/2002	n/a n/a
			12/31/2001	n/a
			12/01/2000	11/ U

California :

Year	Average Duration
12/31/2009	3.0
12/31/2008	2.5
12/31/2007	1.9
12/31/2006	1.5
12/31/2005	0.9
12/31/2004	0.5
12/31/2003	0.1
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Nationwide:

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	69.4%
	2 Year	68.1%
	3 Year	72.2%
	4 Year	69.4%
	5 Year	78.7%
	6 Year	70.8%
	7 Year	48.6%
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2008	1 Year	70.2%
	2 Year	70.1%
	3 Year	64.9%
	4 Year	69.4%
	5 Year	76.9%
	6 Year	108.0%
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2007	1 Year	70.3%
	2 Year	62.3%
	3 Year	65.8%
	4 Year	67.6%
	5 Year	86.0%
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

2006	1 Year	74.3%
	2 Year	74.2%
	3 Year	81.2%
	4 Year	58.8%
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	85.9%
	2 Year	86.2%
	3 Year	97.1%
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	102.0%
	2 Year	72.6%
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	35.5%
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	8 Year 9 Year	n/a n/a
	9 Year	n/a
2001	9 Year 10 Year	n/a n/a
2001	9 Year 10 Year 1 Year	n/a n/a n/a
2001	9 Year 10 Year 1 Year 2 Year	n/a n/a n/a n/a
2001	9 Year 10 Year 1 Year 2 Year 3 Year	n/a n/a n/a n/a n/a
2001	9 Year 10 Year 1 Year 2 Year 3 Year 4 Year	n/a n/a n/a n/a n/a n/a
2001	9 Year 10 Year 1 Year 2 Year 3 Year 4 Year 5 Year	n/a n/a n/a n/a n/a n/a n/a
2001	9 Year 10 Year 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	n/a
2001	9 Year 10 Year 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	n/a
2001	9 Year 10 Year 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	n/a

Active Lives Reserves:		
California :	Year	Realized Loss Ratio
	2009	71.7%
	2008	69.4%
	2007	66.2%
	2006	75.4%
	2005	86.0%
	2004	101.8%
	2003	35.5%
	2002	n/a
	2001	n/a
	2000	n/a
•		•
Nationwide:	Year	Realized Loss Ratio
	2009	n/a
	2008	n/a
	2007	n/a
	2006	n/a
	2005	n/a
	2004	n/a
	2003	n/a
	2002	n/a
	2001	n/a
	2000	n/a
block of business, for the next ten years:  California:		
	Duration	Anticipated Loss Rat
	Duration 1 Year	
	1 Year	65.4%
	1 Year 2 Year	65.4% 71.7%
	1 Year 2 Year 3 Year	65.4% 71.7% 73.0%
	1 Year 2 Year 3 Year 4 Year	65.4% 71.7% 73.0% 75.6%
	1 Year 2 Year 3 Year 4 Year 5 Year	65.4% 71.7% 73.0% 75.6% 80.9%
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	65.4% 71.7% 73.0% 75.6% 80.9% 88.6%
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	65.4% 71.7% 73.0% 75.6% 80.9% 88.6% 92.4%
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year	65.4% 71.7% 73.0% 75.6% 80.9% 88.6% 92.4% 88.8%
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year	65.4% 71.7% 73.0% 75.6% 80.9% 88.6% 92.4% 88.8% 88.8%
Nationwide:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year	65.4% 71.7% 73.0% 75.6% 80.9% 88.6% 92.4% 88.8% 88.8% Anticipated Loss Rat
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year	65.4% 71.7% 73.0% 75.6% 80.9% 88.6% 92.4% 88.8% 88.8% Anticipated Loss Rain/a
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year Duration 1 Year 2 Year	65.4% 71.7% 73.0% 75.6% 80.9% 88.6% 92.4% 88.8% 88.8% Anticipated Loss Rate n/a n/a
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year	65.4% 71.7% 73.0% 75.6% 80.9% 88.6% 92.4% 88.8% 88.8% Anticipated Loss Rat n/a n/a n/a
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year	65.4% 71.7% 73.0% 75.6% 80.9% 88.6% 92.4% 88.8% 88.8%  Anticipated Loss Rate n/a n/a n/a n/a
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year	65.4% 71.7% 73.0% 75.6% 80.9% 88.6% 92.4% 88.8% 88.8%  Anticipated Loss Rat n/a n/a n/a n/a n/a n/a
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year	65.4% 71.7% 73.0% 75.6% 80.9% 88.6% 92.4% 88.8% 88.8%  Anticipated Loss Rate n/a n/a n/a n/a n/a n/a n/a n/a
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	65.4% 71.7% 73.0% 73.0% 75.6% 80.9% 88.6% 92.4% 88.8% 88.8%  Anticipated Loss Rate n/a
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year	71.7% 73.0% 75.6% 80.9% 88.6% 92.4% 88.8% 88.8%  Anticipated Loss Rat n/a
	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	65.4% 71.7% 73.0% 73.0% 75.6% 80.9% 88.6% 92.4% 88.8% 88.8%  Anticipated Loss Rate n/a

17	Realized (Accumulated) Historical Loss Ratio for this block of business:	1	
1/	California:		71.7%
	Nationwide:		n/a
	inationwide:		II/a
18	Anticipated (Discounted) Future Loss Ratio for this block of business:		
	California:	I	83.0%
	Nationwide:		n/a
19	Anticipated Lifetime Loss Ratio for this block of business:		
	California:	•	77.1%
	Nationwide:		n/a
		Ī	
20	The date when the last rate increase in California was implemented:		October 1, 2010
		1	
21	The amount (%) of the last rate increase implemented in California:		13.8%
	List the note in process implemented in Colifornia cook year even the annual to a second		
22	List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed	Year	Rate Change %
22	for less than ten years:	Teal	Nate Change //
	for loss than on years.	Oct-10	13.8%
		Mar-09	14.0%
		Mar-08	8.8%
		Mar-07	13.4%
		Mar-06	25.3%
		Mar-05	16.2%
		2004	none
		2003	none
		2002	n/a
		2001	n/a
_			
	List the weighted average of rate increases implemented nationwide, <u>excluding</u>		
23	<u>California</u> , over the previous ten years, or since the date when the product was first	Year	Rate Change %
23	marketed if the product has been marketed for less than ten years [Earned premium	i oui	rtate change /
	dollars i		
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a

	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that		
24	had lapsed by 12/31 of the same year:	Year	Lapse Rate
	California:	2010	n/a
		2009	31.0%
		2008	30.0%
		2007	30.0%
		2006	32.9%
		2005	29.6%
		2004	29.4%
		2003	n/a
		2002	n/a
		2001	n/a
	Nationwide :	Year	Lapse Rate
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):		
	Inflation,		0.0%
	utilization increases,		0.0%
	changing technology/application of newer forms of treatmen		0.0%
	revision of geographic factors that are not revenue neutral		0.0%
	changing competitive environment		0.0%
	revision of original assumptions used for development of rat		0.0%
	adverse – actuarially credible - experience		0.0%
	Others, please explain below.	X	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)		

	State	Annual premium Earnings (realized or anticipated	Rate Increase requested	Rate Increase approved	Pending
1	n/a	n/a	n/a	n/a	n/a
2	n/a	n/a	n/a	n/a	n/a
3	n/a	n/a	n/a	n/a	n/a
4	n/a	n/a	n/a	n/a	n/a
5	n/a	n/a	n/a	n/a	n/a
6	n/a	n/a	n/a	n/a	n/a
7	n/a	n/a	n/a	n/a	n/a
8	n/a	n/a	n/a	n/a	n/a
9	n/a	n/a	n/a	n/a	n/a
10	n/a	n/a	n/a	n/a	n/a
11	n/a	n/a	n/a	n/a	n/a
12	n/a	n/a	n/a	n/a	n/a
13	n/a	n/a	n/a	n/a	n/a
14	n/a	n/a	n/a	n/a	n/a
15	n/a	n/a	n/a	n/a	n/a
16	n/a	n/a	n/a	n/a	n/a
17	n/a	n/a	n/a	n/a	n/a
18	n/a	n/a	n/a	n/a	n/a
19	n/a	n/a	n/a	n/a	n/a
20	n/a	n/a	n/a	n/a	n/a
21	n/a	n/a	n/a	n/a	n/a
22	n/a	n/a	n/a	n/a	n/a
23	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a
25	n/a	n/a	n/a	n/a	n/a
26	n/a	n/a	n/a	n/a	n/a
27	n/a	n/a	n/a	n/a	n/a
28	n/a	n/a	n/a	n/a	n/a
29	n/a	n/a	n/a	n/a	n/a
30	n/a	n/a	n/a	n/a	n/a
31	n/a	n/a	n/a	n/a	n/a
32	n/a	n/a	n/a	n/a	n/a
33	n/a	n/a	n/a	n/a	n/a
34	n/a	n/a	n/a	n/a	n/a
35	n/a	n/a	n/a	n/a	n/a
36	n/a	n/a	n/a	n/a	n/a
37	n/a	n/a	n/a	n/a	n/a
38	n/a	n/a	n/a	n/a	n/a
39	n/a	n/a	n/a	n/a	n/a
40	n/a	n/a	n/a	n/a	n/a
41	n/a	n/a	n/a	n/a	n/a
42	n/a	n/a	n/a	n/a	n/a
43	n/a	n/a	n/a	n/a	n/a
44	n/a	n/a	n/a	n/a	n/a
45	n/a	n/a	n/a	n/a	n/a
46 47	n/a	n/a	n/a	n/a	n/a
	n/a	n/a	n/a	n/a	n/a
48	n/a	n/a	n/a	n/a	n/a
50	n/a	n/a	n/a	n/a	n/a
	n/a l <b>Average</b>	n/a	n/a	n/a	n/a
11 cigilicu	LITTELAGE	•			

Solicyholder count, the latest statistics available:   California :   Nationwide :   Year   Policyholder   12/31/2009   Nationwide :   Nationwide :   Year   Policyholder   12/31/2009   Nationwide :   Year   Policyholder   12/31/2009   Nationwide :   Nationwide :   Year   Policyholder   12/31/2009   Nationwide :   Year   Policyholder   12/31/2009   Nationwide :   Nationwide :   Year   Policyholder   12/31/2009   Nationwide   Nationwide :   Year   Policyholder   12/31/2009   Nationwide   Nationwide :   Year   Policyholder   12/31/2009   Nationwide   Nationwide   Nationwide   Year   Policyholder   12/31/2009   Nationwide   Nationwide   Nationwide   Year   Policyholder   12/31/2009   Nationwide   Nat	1	Company Name :	Anthem Blue	e Cross Life and	Health Insurance Co	mpany
Policy Approval Bureau File Number			1			
3   Policy Form Number/Identifier:   DN13, DN14, DN15 [01-01-3   Policy Form Description   Major Medical     5   Rate Increases that is being requested this time (%):   0.0%     6   Date when the application for Rate increase was mailed to the Cal. Dept. of Ins.:   October 12,     7   Date when the company plans to implement the proposed rate increase:   January 1,     8   Date when the policy was first issued:   November 1,     9   Is this block of business open or closed?   Open     10   If the block of business closed, the date when the last policy was issued:   As of [Date]   Policyholder count, the latest statistics available:   California:   As of [Date]   Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was first issued:   Year   Policyholder     12   Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was     12   Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was     12   Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was     12   Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was     12   Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was     12   Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was     12   Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was     12   Policyholder count, as of 12/31/2000   0.00     12/31	2	Company NAIC Number:				62825
3   Policy Form Number/Identifier:   DN13, DN14, DN15 [01-01-3   Policy Form Description   Major Medical     5   Rate Increases that is being requested this time (%):   0.0%     6   Date when the application for Rate increase was mailed to the Cal. Dept. of Ins.:   October 12,     7   Date when the company plans to implement the proposed rate increase:   January 1,     8   Date when the policy was first issued:   November 1,     9   Is this block of business open or closed?   Open     10   If the block of business closed, the date when the last policy was issued:   As of [Date]   Policyholder count, the latest statistics available:   California:   As of [Date]   Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was first issued:   Year   Policyholder     12   Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was     12   Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was     12   Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was     12   Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was     12   Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was     12   Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was     12   Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was     12   Policyholder count, as of 12/31/2000   0.00     12/31		Delicy Approval Dynamy File Nymbou				
3   Policy Form Description	4	Foncy Approval Bureau File Number				
3   Policy Form Description	3	Policy Form Number/Identifier			DN13 DN14	4 DN15 [01-01-11]-RA
Solicyholder count, the latest statistics available:   California :   Nationwide :   Year   Policyholder   12/31/2009   Nationwide :   Nationwide :   Year   Policyholder   12/31/2009   Nationwide :   Year   Policyholder   12/31/2009   Nationwide :   Nationwide :   Year   Policyholder   12/31/2009   Nationwide :   Year   Policyholder   12/31/2009   Nationwide :   Nationwide :   Year   Policyholder   12/31/2009   Nationwide   Nationwide :   Year   Policyholder   12/31/2009   Nationwide   Nationwide :   Year   Policyholder   12/31/2009   Nationwide   Nationwide   Nationwide   Year   Policyholder   12/31/2009   Nationwide   Nationwide   Nationwide   Year   Policyholder   12/31/2009   Nationwide   Nat		Toney Tom Humber/Identifier.			D1(13, D1(1	i, Divis [or or ir] idi
Solicyholder count, the latest statistics available:   California :   Nationwide :   Year   Policyholder   12/31/2009   Nationwide :   Nationwide :   Year   Policyholder   12/31/2009   Nationwide :   Year   Policyholder   12/31/2009   Nationwide :   Nationwide :   Year   Policyholder   12/31/2009   Nationwide :   Year   Policyholder   12/31/2009   Nationwide :   Nationwide :   Year   Policyholder   12/31/2009   Nationwide   Nationwide :   Year   Policyholder   12/31/2009   Nationwide   Nationwide :   Year   Policyholder   12/31/2009   Nationwide   Nationwide   Nationwide   Year   Policyholder   12/31/2009   Nationwide   Nationwide   Nationwide   Year   Policyholder   12/31/2009   Nationwide   Nat	3	Policy Form Description				Major Medical Expens
6 Date when the application for Rate increase was mailed to the Cal. Dept. of Ins.:  7 Date when the company plans to implement the proposed rate increase:  8 Date when the policy was first issued:  9 Is this block of business open or closed?  10 If the block of business closed, the date when the last policy was issued:  11 Policyholder count, the latest statistics available:  California:  Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was first issued:  California:  Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was first issued:  California:  Year Policyholder 12/31/2009 41.674  12/31/2008 48.855  12/31/2006 26.964  12/31/2007 57.692  12/31/2000 0  12/31/2001 0  12/31/2001 0  12/31/2000 0  Nationwide:  Year Policyholder  12/31/2000 0  12/31/2001 0  12/31/2000 0  12/31/2000 0  12/31/2000 0  12/31/2000 0			· <del>-</del>			
7   Date when the company plans to implement the proposed rate increase:   8   Date when the policy was first issued:   9   Is this block of business open or closed?   10   If the block of business closed, the date when the last policy was issued:   11   Policyholder count, the latest statistics available:   California:	5	Rate Increases that is being requested th	is time (%):			0.0%
7   Date when the company plans to implement the proposed rate increase:   8   Date when the policy was first issued:   9   Is this block of business open or closed?   10   If the block of business closed, the date when the last policy was issued:   11   Policyholder count, the latest statistics available:   California:						
November 1.   November 1.	6	Date when the application for Rate incre	ease was mailed to the Cal. Dept.	of Ins.:		October 12, 2010
November 1.   November 1.			(d. 1.7)			1 1 2011
9   Is this block of business open or closed?  10   If the block of business closed, the date when the last policy was issued:  11   Policyholder count, the latest statistics available:	7	Date when the company plans to implen	nent the proposed rate increase:			January 1, 2011
9   Is this block of business open or closed?  10   If the block of business closed, the date when the last policy was issued:  11   Policyholder count, the latest statistics available:	Q	Date when the policy was first issued:				November 1, 2004
10   If the block of business closed, the date when the last policy was issued:   11   Policyholder count, the latest statistics available:   California:   September 30, 2010   38,145     Nationwide:   Nationwide:   Nationwide:   September 30, 2010   38,145     Nationwide:   Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was first issued:   Year   Policyholder     12/31/2009   41,674     12/31/2008   48,855     12/31/2008   48,855     12/31/2006   26,964     12/31/2006   26,964     12/31/2004   129     12/31/2003   0     12/31/2004   0     12/31/2000   0     Nationwide:   Year   Policyholder     12/31/2000   0     Nationwide:   Year   Policyholder     12/31/2000   12/31/2000   0     Nationwide:   Year   Policyholder     12/31/2000   1/2/31/2000   1/2/31/2000     12/31/2001   1/2/31/2000   1/2/31/2000     12/31/2001   1/2/31/2000   1/2/31/2000     12/31/2001   1/2/31/2000   1/2/31/2000     12/31/2001   1/2/31/2000   1/2/31/2000   1/2/31/2000     12/31/2001   1/2/31/2000   1/2/31/2000   1/2/31/2000     12/31/2001   1/2/31/2000   1/2/31/2000   1/2/31/2000   1/2/31/2000     12/31/2001   1/2/31/2000   1/2/31/2		Date when the policy was first issued.				1404011001 1, 2004
10   If the block of business closed, the date when the last policy was issued:   11   Policyholder count, the latest statistics available:   California:   September 30, 2010   38,145     Nationwide:   Nationwide:   Nationwide:   September 30, 2010   38,145     Nationwide:   Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was first issued:   Year   Policyholder     12/31/2009   41,674     12/31/2008   48,855     12/31/2008   48,855     12/31/2006   26,964     12/31/2006   26,964     12/31/2004   129     12/31/2003   0     12/31/2004   0     12/31/2000   0     Nationwide:   Year   Policyholder     12/31/2000   0     Nationwide:   Year   Policyholder     12/31/2000   12/31/2000   0     Nationwide:   Year   Policyholder     12/31/2000   1/2/31/2000   1/2/31/2000     12/31/2001   1/2/31/2000   1/2/31/2000     12/31/2001   1/2/31/2000   1/2/31/2000     12/31/2001   1/2/31/2000   1/2/31/2000     12/31/2001   1/2/31/2000   1/2/31/2000   1/2/31/2000     12/31/2001   1/2/31/2000   1/2/31/2000   1/2/31/2000     12/31/2001   1/2/31/2000   1/2/31/2000   1/2/31/2000   1/2/31/2000     12/31/2001   1/2/31/2000   1/2/31/2	9	Is this block of business open or closed?				Open
Policyholder count, the latest statistics available:   California:   Nationwide:   September 30, 2010   38,145     Nationwide:   Nationwide:   Nationwide:   Nationwide:   Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was first issued:   Year   Policyholder	-	1				1
California : Nationwide :   September 30, 2010   38,145   n/a	10	If the block of business closed, the date	when the last policy was issued:		•	n/a
California : Nationwide :   September 30, 2010   38,145   n/a						
Nationwide :	11		vailable:			Policyholder Count
Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was first issued:    Year		<del></del>				
Trist issued:   California :   Year   Policyholder		Nationwide:		ļ	n/a	n/a
Trist issued:   California :   Year   Policyholder		Policyholder count as of 12/31/yy for f	he most recent ten years, or since	e the policy was		
Year   Policyholder   12/31/2009   41,674   12/31/2008   48,855   12/31/2007   57,692   12/31/2006   26,964   12/31/2005   9,410   12/31/2004   129   12/31/2003   0   12/31/2002   0   12/31/2001   0   12/31/2000   0   12/31/2000   0   12/31/2000   0   12/31/2000   0   12/31/2000   0   12/31/2000   0   12/31/2000   12/31/2000   12/31/2000   12/31/2000   12/31/2000   12/31/2009   12/31/2008   12/31/2008   12/31/2008   12/31/2007	12		the most recent ten years, or since	e the policy was		
12/31/2008					Year	Policyholder Count
12/31/2007   57,692     12/31/2006   26,964     12/31/2005   9,410     12/31/2004   129     12/31/2003   0     12/31/2002   0     12/31/2001   0     12/31/2000   0     Nationwide :   Year   Policyholder     12/31/2009   n/a     12/31/2008   n/a     12/31/2007   n/a		<del></del>			12/31/2009	41,674
12/31/2006   26,964   12/31/2005   9,410   12/31/2004   129   12/31/2003   0   12/31/2002   0   12/31/2001   0   12/31/2000   0   12/31/2000   0   12/31/2000   0   12/31/2000   Nationwide :   Year   Policyholder   12/31/2009   n/a   12/31/2008   n/a   12/31/2008   n/a   12/31/2007   n/a   12/31/					12/31/2008	48,855
12/31/2005   9,410     12/31/2004   129     12/31/2003   0     12/31/2002   0     12/31/2001   0     12/31/2000   0     Nationwide :   Year   Policyholder     12/31/2009   n/a     12/31/2008   n/a     12/31/2007   n/a						57,692
12/31/2004   129   12/31/2003   0   12/31/2002   0   12/31/2002   0   12/31/2001   0   12/31/2000   0   12/31/2000   0   12/31/2000   Nationwide :   Year   Policyholder   12/31/2009   n/a   12/31/2008   n/a   12/31/2007   n/a   12/31/2007						
12/31/2003   0     12/31/2002   0     12/31/2001   0     12/31/2001   0     12/31/2000   0     12/31/2000   0     12/31/2000     12/31/2009     n/a   12/31/2008   n/a   12/31/2007   n/a     12/31/2007   n/a   12/31/2007						·
Nationwide:    12/31/2002   0     12/31/2001   0     12/31/2000   0						
Nationwide : Year Policyholder 12/31/2009 n/a 12/31/2008 n/a 12/31/2007 n/a						
Nationwide : Year Policyholder 12/31/2009 n/a 12/31/2008 n/a 12/31/2007 n/a						
Year         Policyholder           12/31/2009         n/a           12/31/2008         n/a           12/31/2007         n/a						
12/31/2009				Į		<u> </u>
12/31/2009		Nationwide:			Year	Policyholder Count
12/31/2007 n/a					12/31/2009	n/a
					12/31/2008	n/a
40/04/0000						
					12/31/2006	n/a
12/31/2005 n/a						
12/31/2004 n/a						
12/31/2003				ŀ		
12/31/2002 11/a 12/31/2001 n/a				ŀ		
12/31/2000 n/a						
				·		

Year Average Duration 12/31/2009 2.2 1.8 12/31/2008 12/31/2007 1.1 0.8 12/31/2006 0.4 12/31/2005 0.1 12/31/2004 12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a 12/31/2000 n/a

Nationwide:

Average Duration Year 12/31/2009 n/a 12/31/2008 n/a12/31/2007 n/a 12/31/2006 n/a 12/31/2005 n/a 12/31/2004 n/a12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a12/31/2000 n/a

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	56.8%
	2 Year	68.9%
	3 Year	72.7%
	4 Year	72.9%
	5 Year	69.5%
	6 Year	182.3%
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2008	1 Year	61.8%
	2 Year	60.6%
	3 Year	64.9%
	4 Year	82.6%
	5 Year	34.4%
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2007	1 Year	78.2%
	2 Year	72.3%
	3 Year	77.8%
	4 Year	112.5%
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

		04.004
2006	1 Year	81.9%
	2 Year 3 Year	88.4%
		77.0%
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	113.0%
	2 Year	22.2%
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	26.0%
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	+	
	9 Year	n/a
2222	10 Year	n/a
2003	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	n/a
200.	2 Year	n/a
	3 Year	n/a
	4 Year	
		n/a
	5 Year	n/a
	6 Year	n/a
	7 \/ 0 0 4	n/a
	7 Year	
	8 Year	n/a

15	<u>Total</u> Realized Historical Loss Ratio for all durations and <u>excluding changes in</u>		
10	Active Lives Reserves:		
	California:	Year	Realized Loss Ratio
		2009	68.5%
		2008	63.6%
		2007	76.1%
		2006	83.5%
		2005	112.7%
		2004	26.0%
		2003	n/a
		2002	n/a
		2001	n/a
		2000	n/a
	Nationwide:	Year	Realized Loss Ratio
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
		2000	n/a
16	Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves, of the		
	block of business, for the next ten years:		
	block of business, for the next ten years:  California:	Duration	Anticipated Loss Ratio
	block of business, for the next ten years:  California:	Duration 1 Year	Anticipated Loss Ratio 69.2%
		1 Year	69.2%
		1 Year 2 Year	69.2% 76.2%
		1 Year 2 Year 3 Year	69.2% 76.2% 77.5%
		1 Year 2 Year 3 Year 4 Year	69.2% 76.2% 77.5% 80.4%
		1 Year 2 Year 3 Year 4 Year 5 Year	69.2% 76.2% 77.5% 80.4% 85.9%
		1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	69.2% 76.2% 77.5% 80.4% 85.9% 94.1%
		1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	69.2% 76.2% 77.5% 80.4% 85.9% 94.1% 98.2%
		1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year	69.2% 76.2% 77.5% 80.4% 85.9% 94.1% 98.2% 94.4%
	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year	69.2% 76.2% 77.5% 80.4% 85.9% 94.1% 98.2% 94.4% 94.4%
		1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year	69.2% 76.2% 77.5% 80.4% 85.9% 94.1% 98.2% 94.4% 94.4% Anticipated Loss Ratio
	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year	69.2% 76.2% 77.5% 80.4% 85.9% 94.1% 98.2% 94.4% 94.4% Anticipated Loss Ratio n/a
	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year	69.2% 76.2% 77.5% 80.4% 85.9% 94.1% 98.2% 94.4% 94.4% Anticipated Loss Ratio n/a n/a
	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year	69.2% 76.2% 77.5% 80.4% 85.9% 94.1% 98.2% 94.4% 94.4% 94.4% Anticipated Loss Ratio n/a n/a n/a
	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year	69.2% 76.2% 77.5% 80.4% 85.9% 94.1% 98.2% 94.4% 94.4% 94.4% Anticipated Loss Ratio n/a n/a n/a n/a
	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year	69.2% 76.2% 77.5% 80.4% 85.9% 94.1% 98.2% 94.4% 94.4%  Anticipated Loss Ratio n/a n/a n/a n/a n/a
	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	69.2% 76.2% 77.5% 80.4% 85.9% 94.1% 98.2% 94.4% 94.4% 94.4%  Anticipated Loss Ratio n/a n/a n/a n/a n/a n/a n/a
	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	69.2% 76.2% 77.5% 80.4% 85.9% 94.1% 98.2% 94.4% 94.4% 94.4% Anticipated Loss Ratio n/a n/a n/a n/a n/a n/a n/a n/a n/a
	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	69.2% 76.2% 77.5% 80.4% 85.9% 94.1% 98.2% 94.4% 94.4%  Anticipated Loss Ratio n/a
	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	69.2% 76.2% 77.5% 80.4% 85.9% 94.1% 98.2% 94.4% 94.4%  Anticipated Loss Ratio n/a
	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	69.2% 76.2% 77.5% 80.4% 85.9% 94.1% 98.2% 94.4% 94.4%  Anticipated Loss Ratio n/a

17	Realized (Accumulated) Historical Loss Ratio for this block of business:	1	
17	California:		70.9%
	Nationwide:		n/a
	radonwide.		11/α
18	Anticipated (Discounted) Future Loss Ratio for this block of business:	]	
	California:	1	84.8%
	Nationwide:		n/a
19	Anticipated Lifetime Loss Ratio for this block of business:	]	
	California:	•	77.9%
	Nationwide:		n/a
		-	
20	The date when the last rate increase in California was implemented:		October 1, 2010
<b>I</b>		7	
21	The amount (%) of the last rate increase implemented in California:		14.5%
<u> </u>	Treat and the state of the stat		
	List the rate increases implemented in California each year, over the previous ten years,	V	Data Charres 0/
22	or since the year when the product was first marketed if the product has been marketed for less than ten years:	Year	Rate Change %
	nor less than ten years.	0 - 10	44.50/
		Oct-10	14.5%
		Mar-09	7.0%
		Mar-08 Mar-07	15.3% 15.0%
		Mar-06	13.0%
		2005	none
		2003	none
		2004	n/a
		2002	n/a
		2001	n/a
		2001	11/4
	List the weighted average of rate increases implemented nationwide, <i>excluding</i>		
	<u>California</u> , over the previous ten years, or since the date when the product was first		
23	marketed if the product has been marketed for less than ten years [Earned premium	Year	Rate Change %
	dollars i		
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a

24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that had lapsed by 12/31 of the same year:	Year	Lapse Rate
	California:	2010	n/a
		2009	32.3%
		2008	38.9%
		2007	34.4%
		2006	35.4%
		2005	37.3%
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
	Nationwide:	Year	Lapse Rate
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):		0.00/
	Inflation,		0.0%
	utilization increases,		0.0%
	changing technology/application of newer forms of treatmen		0.0%
	revision of geographic factors that are not revenue neutral		0.0%
	changing competitive environment		0.0%
	revision of original assumptions used for development of rat		0.0%
	adverse – actuarially credible - experience		0.0%
	Others, please explain below.	X	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)		

	State	Annual premium Earnings (realized or anticipated	Rate Increase requested	Rate Increase approved	Pending
1	n/a	n/a	n/a	n/a	n/a
2	n/a	n/a	n/a	n/a	n/a
3	n/a	n/a	n/a	n/a	n/a
4	n/a	n/a	n/a	n/a	n/a
5	n/a	n/a	n/a	n/a	n/a
6	n/a	n/a	n/a	n/a	n/a
7	n/a	n/a	n/a	n/a	n/a
8	n/a	n/a	n/a	n/a	n/a
9	n/a	n/a	n/a	n/a	n/a
10	n/a	n/a	n/a	n/a	n/a
11	n/a	n/a	n/a	n/a	n/a
12	n/a	n/a	n/a	n/a	n/a
13	n/a	n/a	n/a	n/a	n/a
14	n/a	n/a	n/a	n/a	n/a
15	n/a	n/a	n/a	n/a	n/a
16	n/a	n/a	n/a	n/a	n/a
17	n/a	n/a	n/a	n/a	n/a
18	n/a	n/a	n/a	n/a	n/a
19	n/a	n/a	n/a	n/a	n/a
20	n/a	n/a	n/a	n/a	n/a
21	n/a	n/a	n/a	n/a	n/a
22	n/a	n/a	n/a	n/a	n/a
23	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a
25	n/a	n/a	n/a	n/a	n/a
26	n/a	n/a	n/a	n/a	n/a
27	n/a	n/a	n/a	n/a	n/a
28	n/a	n/a	n/a	n/a	n/a
29	n/a	n/a	n/a	n/a	n/a
30	n/a	n/a	n/a	n/a	n/a
31	n/a	n/a	n/a	n/a	n/a
32	n/a	n/a	n/a	n/a	n/a
33	n/a	n/a	n/a	n/a	n/a
34	n/a	n/a	n/a	n/a	n/a
35	n/a	n/a	n/a	n/a	n/a
36	n/a	n/a	n/a	n/a	n/a
37	n/a	n/a	n/a	n/a	n/a
38	n/a	n/a	n/a	n/a	n/a
39	n/a	n/a	n/a	n/a	n/a
40	n/a	n/a	n/a	n/a	n/a
41	n/a	n/a	n/a	n/a	n/a
42	n/a	n/a	n/a	n/a	n/a
43	n/a	n/a	n/a	n/a	n/a
44	n/a	n/a	n/a	n/a	n/a
45	n/a	n/a	n/a	n/a	n/a
46 47	n/a	n/a	n/a	n/a	n/a
	n/a	n/a	n/a	n/a	n/a
48	n/a	n/a	n/a	n/a	n/a
50	n/a	n/a	n/a	n/a	n/a
	n/a l <b>Average</b>	n/a	n/a	n/a	n/a
11 cigilico	LITTELAGE	•			

1	Company Name : Anthem Blue Cross Life an	_	
	Company Name:	d Hearth Hisurance Co	лирану
2	Company NAIC Number:		62825
	Company Title Tumber		02023
4	Policy Approval Bureau File Number		
	V II		
3	Policy Form Number/Identifier:		[INDSS 01 01 11]-RAT
3	Policy Form Description		Major Medical Expense
	<u> </u>		
5	Rate Increases that is being requested this time ( % ):		0.0%
	1	=	
6	Date when the application for Rate increase was mailed to the Cal. Dept. of Ins.:		October 12, 2010
			1 1 2011
7	Date when the company plans to implement the proposed rate increase:		January 1, 2011
8	Date when the policy was first issued:		December 1, 2007
_ 0	Date when the policy was first issued.		December 1, 2007
9	Is this block of business open or closed?		Open
			Open —
10	If the block of business closed, the date when the last policy was issued:		n/a
11	Policyholder count, the latest statistics available:	As of [Date]	Policyholder Count
	California:	September 30, 2010	215,269
	Nationwide:	n/a	n/a
12	Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was		
	first issued: California:	Voor	Daliayhaldar Caunt
	Camorina:	Year 12/31/2009	Policyholder Count 179,666
		12/31/2009	106,859
		12/31/2007	1,377
		12/31/2006	0
		12/31/2005	0
		12/31/2004	0
		12/31/2003	0
		12/31/2002	0
		12/31/2001	0
		12/31/2000	0
	Nationwide:	Year	Policyholder Count
		12/31/2009	n/a
		12/31/2008	n/a
		12/31/2007	n/a
		12/31/2006 12/31/2005	n/a n/a
		12/31/2005	n/a
		12/31/2004	n/a
		12/31/2002	n/a
		12/31/2001	n/a
		12/31/2000	n/a

California :

Year	Average Duration
12/31/2009	0.8
12/31/2008	0.5
12/31/2007	0.1
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Nationwide:

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	62.8%
	2 Year	76.0%
	3 Year	76.7%
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2008	1 Year	60.3%
	2 Year	82.5%
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2007	1 Year	56.2%
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

2006	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	J 1001	11/ W
	9 Year	n/a

Active Lives Reserves:		
California :	Year	Realized Loss Ratio
	2009	66.2%
	2008	60.4%
	2007	56.2%
	2006	n/a
	2005	n/a
	2004	n/a
	2003	n/a
	2002	n/a
	2001	n/a
	2000	n/a
Nationwide:	Year	Realized Loss Ratio
radionwide:	2009	n/a
	2008	n/a
	2007	n/a n/a
	2005	n/a
	2004	n/a
	2003	n/a
	2003	n/a
	2001	n/a
	2000	
	2000	n/a
Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves, of the block of business, for the next ten years:	2000	n/a
block of business, for the next ten years:	2000  Duration	
block of business, for the next ten years:	Duration	Anticipated Loss Ratio
block of business, for the next ten years:	Duration 1 Year	Anticipated Loss Ratio
block of business, for the next ten years:	Duration 1 Year 2 Year	Anticipated Loss Ration 65.5% 72.2%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year	Anticipated Loss Ratio 65.5% 72.2% 73.5%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year	Anticipated Loss Ratio 65.5% 72.2% 73.5% 76.2%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year	Anticipated Loss Ration 65.5% 72.2% 73.5% 76.2% 81.5%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	Anticipated Loss Ration 65.5% 72.2% 73.5% 76.2% 81.5% 89.3% 93.2% 89.5%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	Anticipated Loss Rati 65.5% 72.2% 73.5% 76.2% 81.5% 89.3% 93.2%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year	Anticipated Loss Ration 65.5% 72.2% 73.5% 76.2% 81.5% 89.3% 93.2% 89.5%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year	Anticipated Loss Ration 65.5% 72.2% 73.5% 76.2% 81.5% 89.3% 93.2% 89.5% 89.5%
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year	Anticipated Loss Ratio 65.5% 72.2% 73.5% 76.2% 81.5% 89.3% 93.2% 89.5% 89.5%
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year	Anticipated Loss Ratio 65.5% 72.2% 73.5% 76.2% 81.5% 89.3% 93.2% 89.5% 89.5% 89.5% Anticipated Loss Ratio
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year	Anticipated Loss Ratio 65.5% 72.2% 73.5% 76.2% 81.5% 89.3% 93.2% 89.5% 89.5% 89.5% Anticipated Loss Ratio n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year Duration 1 Year 2 Year	Anticipated Loss Ratio 65.5% 72.2% 73.5% 76.2% 81.5% 89.3% 93.2% 89.5% 89.5% 89.5% Anticipated Loss Ratio n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year	Anticipated Loss Ratio 65.5% 72.2% 73.5% 76.2% 81.5% 89.3% 93.2% 89.5% 89.5% 89.5% Anticipated Loss Ratio n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year	Anticipated Loss Ratio 65.5% 72.2% 73.5% 76.2% 81.5% 89.3% 93.2% 89.5% 89.5% 89.5% Anticipated Loss Ratio n/a n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year	Anticipated Loss Ratio 65.5% 72.2% 73.5% 76.2% 81.5% 89.3% 93.2% 89.5% 89.5%  Anticipated Loss Ratio n/a n/a n/a n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 6 Year 6 Year	Anticipated Loss Ratio 65.5% 72.2% 73.5% 76.2% 81.5% 89.3% 93.2% 89.5% 89.5% 89.5% Anticipated Loss Ratio n/a n/a n/a n/a n/a n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	Anticipated Loss Ratio 65.5% 72.2% 73.5% 76.2% 81.5% 89.3% 93.2% 89.5% 89.5% 89.5% Anticipated Loss Ratio n/a

17	Realized (Accumulated) Historical Loss Ratio for this block of business:	1	
17	California:		64.5%
	Nationwide:		n/a
	inationwide:		II/a
18	Anticipated (Discounted) Future Loss Ratio for this block of business:		
	California:	I	76.2%
	Nationwide:		n/a
19	Anticipated Lifetime Loss Ratio for this block of business:		
	California:	•	73.6%
	Nationwide:		n/a
		-	
20	The date when the last rate increase in California was implemented:		October 1, 2010
		Ī	
21	The amount (%) of the last rate increase implemented in California:		14.7%
	That the mate in any continuous test in Calif		
22	List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed	Year	Poto Change 0/
22	for less than ten years:	Y ear	Rate Change %
	for less than ten years.	Oct-10	14.7%
		Mar-09	26.7%
		Sep-08	9.5%
		2007	none
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
	List the weighted average of rate increases implemented nationwide, <i>excluding</i>		
	<u>California</u> , over the previous ten years, or since the date when the product was first	.,	D . O. O.
23	marketed if the product has been marketed for less than ten years [Earned premium	Year	Rate Change %
	dollars i		
-		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a

24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that had lapsed by 12/31 of the same year:	Year	Lapse Rate
	California:	2010	n/a
	<u> </u>	2009	34.2%
		2008	37.6%
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
	_		
	Nationwide:	Year	Lapse Rate
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):		
	Inflation,		0.0%
	utilization increases,		0.0%
	changing technology/application of newer forms of treatmen		0.0%
	revision of geographic factors that are not revenue neutral		0.0%
	changing competitive environment		0.0%
	revision of original assumptions used for development of rat		0.0%
	adverse – actuarially credible - experience		0.0%
	Others, please explain below.	X	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)		

	State	Annual premium Earnings (realized or anticipated	Rate Increase requested	Rate Increase approved	Pending
1	n/a	n/a	n/a	n/a	n/a
2	n/a	n/a	n/a	n/a	n/a
3	n/a	n/a	n/a	n/a	n/a
4	n/a	n/a	n/a	n/a	n/a
5	n/a	n/a	n/a	n/a	n/a
6	n/a	n/a	n/a	n/a	n/a
7	n/a	n/a	n/a	n/a	n/a
8	n/a	n/a	n/a	n/a	n/a
9	n/a	n/a	n/a	n/a	n/a
10	n/a	n/a	n/a	n/a	n/a
11	n/a	n/a	n/a	n/a	n/a
12	n/a	n/a	n/a	n/a	n/a
13	n/a	n/a	n/a	n/a	n/a
14	n/a	n/a	n/a	n/a	n/a
15	n/a	n/a	n/a	n/a	n/a
16	n/a	n/a	n/a	n/a	n/a
17	n/a	n/a	n/a	n/a	n/a
18	n/a	n/a	n/a	n/a	n/a
19	n/a	n/a	n/a	n/a	n/a
20	n/a	n/a	n/a	n/a	n/a
21	n/a	n/a	n/a	n/a	n/a
22	n/a	n/a	n/a	n/a	n/a
23	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a
25	n/a	n/a	n/a	n/a	n/a
26	n/a	n/a	n/a	n/a	n/a
27	n/a	n/a	n/a	n/a	n/a
28	n/a	n/a	n/a	n/a	n/a
29	n/a	n/a	n/a	n/a	n/a
30	n/a	n/a	n/a	n/a	n/a
31	n/a	n/a	n/a	n/a	n/a
32	n/a	n/a	n/a	n/a	n/a
33	n/a	n/a	n/a	n/a	n/a
34	n/a	n/a	n/a	n/a	n/a
35	n/a	n/a	n/a	n/a	n/a
36	n/a	n/a	n/a	n/a	n/a
37	n/a	n/a	n/a	n/a	n/a
38	n/a	n/a	n/a	n/a	n/a
39	n/a	n/a	n/a	n/a	n/a
40	n/a	n/a	n/a	n/a	n/a
41	n/a	n/a	n/a	n/a	n/a
42	n/a	n/a	n/a	n/a	n/a
43	n/a	n/a	n/a	n/a	n/a
44	n/a	n/a	n/a	n/a	n/a
45	n/a	n/a	n/a	n/a	n/a
46 47	n/a	n/a	n/a	n/a	n/a
	n/a	n/a	n/a	n/a	n/a
48	n/a	n/a	n/a	n/a	n/a
50	n/a	n/a	n/a	n/a	n/a
	n/a l <b>Average</b>	n/a	n/a	n/a	n/a
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1	Company Name : Anthem	Blue Cross Life and Health Insurance Co	
2	Common NAIC Nambou		62825
	Company NAIC Number:		02823
4	Policy Approval Bureau File Number		
			SA 01 01 11]-RAT
3			IA 01 01 11]-RAT
	Policy Form Number/Identifier:	[IND CDHP HIA	Plus 01 01 11]-RAT
3	Policy Form Description		Major Medical Expense
			.ga.a. F. a.a.
5	Rate Increases that is being requested this time (%):		0.0%
6	Date when the application for Rate increase was mailed to the Cal.	Cent of Ing.	October 12, 2010
U	Date when the application for Rate increase was maned to the Car.	Dept. of his	October 12, 2010
7	Date when the company plans to implement the proposed rate incre	ase:	January 1, 2011
8	Date when the policy was first issued:		December 1, 2007
9	Is this block of business open or closed?		Open
			- 1
10	If the block of business closed, the date when the last policy was iss	ued:	n/a
11	Policyholder count, the latest statistics available:  California:	As of [Date] September 30, 2010	Policyholder Count 29,889
	Nationwide :	n/a	n/a
12	Policyholder count, as of 12/31/xx, for the most recent ten years, or first issued:	since the policy was	
	California:	Year	Policyholder Count
		12/31/2009	22,341
		12/31/2008	10,032
		12/31/2007 12/31/2006	137 0
		12/31/2005	0
		12/31/2004	0
		12/31/2003	0
		12/31/2002	0
		12/31/2001	0
		12/31/2000	0
	Nationwide:	Year	Policyholder Count
		12/31/2009	n/a
		12/31/2008 12/31/2007	n/a n/a
		12/31/2007	n/a
		12/31/2005	n/a
		12/31/2004	n/a
		12/31/2003	n/a
		12/31/2002	n/a
		12/31/2001	n/a
		12/31/2000	n/a

California :

Year	Average Duration
12/31/2009	0.8
12/31/2008	0.5
12/31/2007	0.1
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Nationwide:

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	56.6%
	2 Year	76.0%
	3 Year	26.6%
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2008	1 Year	50.9%
	2 Year	169.4%
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2007	1 Year	267.2%
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

2006	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	J 1001	11/ W
	9 Year	n/a

15 <u>Total</u> Realized Historical Loss Ratio for all durations and <u>excluding changes in</u> Active Lives Reserves:		
California :	Year	Realized Loss Ratio
	2009	61.2%
	2008	51.1%
	2007	267.2%
	2006	n/a
	2005	n/a
	2004	n/a
	2003	n/a
	2002	n/a
	2001	n/a
	2000	n/a
Nationwide:	Year	Realized Loss Ratio
Nationwide:		
	2009	n/a
	2008	n/a
	2007	n/a
	2006	n/a
	2005	n/a
	2004	n/a
	2003	n/a
	2002	n/a
	2001	n/a
		,
	2000	n/a
Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves, of the block of business, for the next ten years:		
	Duration	Anticipated Loss Ratio
block of business, for the next ten years:	Duration 1 Year	Anticipated Loss Ratio 61.7%
block of business, for the next ten years:	Duration 1 Year 2 Year	Anticipated Loss Ratio 61.7% 77.2%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year	Anticipated Loss Ratio 61.7% 77.2% 93.0%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year	Anticipated Loss Ratio 61.7% 77.2% 93.0% 96.4%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year	Anticipated Loss Ratio 61.7% 77.2% 93.0% 96.4% 103.1%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	Anticipated Loss Ratio 61.7% 77.2% 93.0% 96.4% 103.1% 112.9%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	Anticipated Loss Ratio 61.7% 77.2% 93.0% 96.4% 103.1% 112.9% 117.8%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year	Anticipated Loss Ratio 61.7% 77.2% 93.0% 96.4% 103.1% 112.9% 117.8% 113.2%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year	Anticipated Loss Ratio 61.7% 77.2% 93.0% 96.4% 103.1% 112.9% 117.8% 113.2%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year	Anticipated Loss Ratio 61.7% 77.2% 93.0% 96.4% 103.1% 112.9% 117.8% 113.2%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year	Anticipated Loss Ratio 61.7% 77.2% 93.0% 96.4% 103.1% 112.9% 117.8% 113.2%
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year	Anticipated Loss Ratio 61.7% 77.2% 93.0% 96.4% 103.1% 112.9% 117.8% 113.2% 113.2%
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year Duration 1 Year 2 Year	Anticipated Loss Ratio 61.7% 77.2% 93.0% 96.4% 103.1% 112.9% 117.8% 113.2% 113.2% Anticipated Loss Ratio n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year	Anticipated Loss Ratio 61.7% 77.2% 93.0% 96.4% 103.1% 112.9% 117.8% 113.2% 113.2% Anticipated Loss Ratio n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year Duration 1 Year 2 Year	Anticipated Loss Ratio 61.7% 77.2% 93.0% 96.4% 103.1% 112.9% 117.8% 113.2% 113.2% Anticipated Loss Ratio n/a n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year	Anticipated Loss Ratio 61.7% 77.2% 93.0% 96.4% 103.1% 112.9% 117.8% 113.2% 113.2% Anticipated Loss Ratio n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year	Anticipated Loss Ratio 61.7% 77.2% 93.0% 96.4% 103.1% 112.9% 117.8% 113.2% 113.2% Anticipated Loss Ratio n/a n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 7 Year 7 Year	Anticipated Loss Ratio 61.7% 77.2% 93.0% 96.4% 103.1% 112.9% 113.2% 113.2% 113.2% Anticipated Loss Ratio n/a n/a n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 7 Year 8 Year 9 Year 10 Year 2 Year 10 Year	Anticipated Loss Ratio 61.7% 77.2% 93.0% 96.4% 103.1% 112.9% 113.2% 113.2%  Anticipated Loss Ratio n/a n/a n/a n/a n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 7 Year	Anticipated Loss Ratio 61.7% 77.2% 93.0% 96.4% 103.1% 112.9% 117.8% 113.2% 113.2%  Anticipated Loss Ratio n/a n/a n/a n/a n/a n/a n/a n/a n/a

17 Realized (Accumulated) Historical Loss Ratio for this block of business:  California: Nationwide:  18 Anticipated (Discounted) Future Loss Ratio for this block of business:  California: Nationwide:  19 Anticipated Lifetime Loss Ratio for this block of business:  California: Nationwide:  19 Anticipated Lifetime Loss Ratio for this block of business:  California: Nationwide:  20 The date when the last rate increase in California was implemented:  October  21 The amount (%) of the last rate increase implemented in California:  List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:  Oct-10 12. Mar-09 7.6 Sep-08 9.5 2007 no 2006	a 9%
Nationwide:  18	a 9%
18 Anticipated (Discounted) Future Loss Ratio for this block of business:  California: Nationwide:  19 Anticipated Lifetime Loss Ratio for this block of business:  California: Nationwide:  20 The date when the last rate increase in California was implemented:  October  21 The amount (%) of the last rate increase implemented in California:  List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:  Oct-10  Mar-09  7.88 Sep-08 9.8 2007 no 2006	9%
California: Nationwide:  19 Anticipated Lifetime Loss Ratio for this block of business:  California: Nationwide:  20 The date when the last rate increase in California was implemented:  Cotober  21 The amount (%) of the last rate increase implemented in California:  List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:  Oct-10  Mar-09  7.6  Sep-08  9.5  2007  no 2006  no 2006  no 2006  no 2006  no 2007  no 2006  no 200	
Nationwide:  19 Anticipated Lifetime Loss Ratio for this block of business:  California: Nationwide:  20 The date when the last rate increase in California was implemented:  Cotober  21 The amount (%) of the last rate increase implemented in California:  List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:  Oct-10  Mar-09  7.6  Sep-08  9.6  2007  no  2006  no  2006  no  2005  no  2004  no  2003  no  2002  no  2002  no  2002  no  2002  no  2002  no  2002	
19 Anticipated Lifetime Loss Ratio for this block of business:  California: Nationwide:  20 The date when the last rate increase in California was implemented:  Cotober  21 The amount (%) of the last rate increase implemented in California:  List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:  Oct-10  Mar-09  7.6  Sep-08  9.5  2007  no  2006  no  2006  no  2007  no  2000  2000  no  2000  2000  no  2000  no  2000  no  2000  no  2000  2000  2000  no  2000  2000  2000  2000  no  2000	a
California: Nationwide:  20 The date when the last rate increase in California was implemented:  21 The amount (%) of the last rate increase implemented in California:  22 List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:  22 Oct-10  Alexandre Action California  Cot-10  12.  Mar-09  7.6  Sep-08  9.5  2007  no  2006  no  2006  no  2007  no  2006  no  2007  no  2008  no  2009  no  2000	
California: Nationwide:  20 The date when the last rate increase in California was implemented:  21 The amount (%) of the last rate increase implemented in California:  22 List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:  22 Oct-10  Alexandre Action California  Cot-10  12.  Mar-09  7.6  Sep-08  9.5  2007  no  2006  no  2006  no  2007  no  2006  no  2007  no  2008  no  2009  no  2000	
Nationwide:  20 The date when the last rate increase in California was implemented:  21 The amount (%) of the last rate increase implemented in California:  22 List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:  22 Oct-10  23 Mar-09  7.6  8ep-08  9.5  2007  no  2006  no  2006  no  2007  no  2006  no  2007  no  2008  no  2009  no  2000	
20 The date when the last rate increase in California was implemented:  21 The amount (%) of the last rate increase implemented in California:  22 List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:  22 Oct-10  23 Agr-09  24 Sep-08  26 Sep-08  2007  2006  2006  2007  2006  2004  2004  2003  2004  2003  2002  2002	)%
List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:    Cot-10	a
List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:    Cot-10	•
List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:  Oct-10  Mar-09  7.6  Sep-08  9.5  2007  no  2006  no  2006  no  2004  no  2003  no  2002	1, 2010
List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:  Oct-10  Mar-09  7.6  Sep-08  9.5  2007  no  2006  no  2006  no  2004  no  2003  no  2002	
Oct-10   12.	5%
Oct-10   12.	
for less than ten years:    Oct-10	
Oct-10 12.  Mar-09 7.6  Sep-08 9.6  2007 no  2006 n/  2005 n/  2004 n/  2003 n/  2002 n/	ange %
Mar-09 7.6 Sep-08 9.5 2007 no 2006 n/ 2005 n/ 2004 n/ 2003 n/	
Sep-08     9.5       2007     no       2006     n/       2005     n/       2004     n/       2003     n/       2002     n/	
2007 no 2006 nv 2005 nv 2004 nv 2003 nv 2002 nv	
2006 n/ 2005 n/ 2004 n/ 2003 n/ 2002 n/	
2005 n/ 2004 n/ 2003 n/ 2002 n/	
2004 n/ 2003 n/ 2002 n/	
2003 n/ 2002 n/	
2002 n/	
2001 n/	a
List the weighted average of rate increases implemented nationwide, <u>excluding</u>	•
California, over the previous ten years, or since the date when the product was first	
marketed if the product has been marketed for less than ten years [Earned premium]  Year  Rate Ch	
dollars i	ange %
2010 n/	ange %
2009 n	
2008 n/	a
2007 n/	a a
2006 n <sub>0</sub>	a a a
2005 n <sub>0</sub>	a a a a
2004 n/	a a a a a
2003 n/	a a a a a
2002 n/	a a a a a a
2001 n/	a a a a a a a

24			
<b>4</b>	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that had lapsed by 12/31 of the same year:	Year	Lapse Rate
	California:	2010	n/a
		2009	25.1%
		2008	20.2%
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
	Nationwide:	Year	Lapse Rate
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):		
	Inflation,		0.0%
	utilization increases,		0.0%
	changing technology/application of newer forms of treatmen		0.0%
	revision of geographic factors that are not revenue neutral		0.0%
	changing competitive environment		0.0%
	revision of original assumptions used for development of rat		0.0%
	adverse – actuarially credible - experience		0.0%
	Others, please explain below.	X	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)		

	State	Annual premium Earnings (realized or anticipated	Rate Increase requested	Rate Increase approved	Pending
1	n/a	n/a	n/a	n/a	n/a
2	n/a	n/a	n/a	n/a	n/a
3	n/a	n/a	n/a	n/a	n/a
4	n/a	n/a	n/a	n/a	n/a
5	n/a	n/a	n/a	n/a	n/a
6	n/a	n/a	n/a	n/a	n/a
7	n/a	n/a	n/a	n/a	n/a
8	n/a	n/a	n/a	n/a	n/a
9	n/a	n/a	n/a	n/a	n/a
10	n/a	n/a	n/a	n/a	n/a
11	n/a	n/a	n/a	n/a	n/a
12	n/a	n/a	n/a	n/a	n/a
13	n/a	n/a	n/a	n/a	n/a
14	n/a	n/a	n/a	n/a	n/a
15	n/a	n/a	n/a	n/a	n/a
16	n/a	n/a	n/a	n/a	n/a
17	n/a	n/a	n/a	n/a	n/a
18	n/a	n/a	n/a	n/a	n/a
19	n/a	n/a	n/a	n/a	n/a
20	n/a	n/a	n/a	n/a	n/a
21	n/a	n/a	n/a	n/a	n/a
22	n/a	n/a	n/a	n/a	n/a
23	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a
25	n/a	n/a	n/a	n/a	n/a
26	n/a	n/a	n/a	n/a	n/a
27	n/a	n/a	n/a	n/a	n/a
28	n/a	n/a	n/a	n/a	n/a
29	n/a	n/a	n/a	n/a	n/a
30	n/a	n/a	n/a	n/a	n/a
31	n/a	n/a	n/a	n/a	n/a
32	n/a	n/a	n/a	n/a	n/a
33	n/a	n/a	n/a	n/a	n/a
34	n/a	n/a	n/a	n/a	n/a
35	n/a	n/a	n/a	n/a	n/a
36	n/a	n/a	n/a	n/a	n/a
37	n/a	n/a	n/a	n/a	n/a
38	n/a	n/a	n/a	n/a	n/a
39	n/a	n/a	n/a	n/a	n/a
40	n/a	n/a	n/a	n/a	n/a
41	n/a	n/a	n/a	n/a	n/a
42	n/a	n/a	n/a	n/a	n/a
43	n/a	n/a	n/a	n/a	n/a
44	n/a	n/a	n/a	n/a	n/a
45	n/a	n/a	n/a	n/a	n/a
46 47	n/a	n/a	n/a	n/a	n/a
	n/a	n/a	n/a	n/a	n/a
48	n/a	n/a	n/a	n/a	n/a
50	n/a	n/a	n/a	n/a	n/a
	n/a l <b>Average</b>	n/a	n/a	n/a	n/a
11 cigilicu	LITTELAGE	•			

1	Company Name :	Anthem Blu	e Cross Life and	Health Insurance Co	mpany
					*****
2	Company NAIC Number:				62825
	Policy Approval Bureau File Number				
4	Policy Approval Bureau File Number				
		Г		LIND CDUD II	SA 01 01 11]-RAT
3					IA 01 01 11]-RAT
	Policy Form Number/Identifier:				Plus 01 01 11]-RAT
	r oney r orm r ormser/raementer.	L			1145 01 01 11 1111
3	Policy Form Description				Major Medical Expense
	, , ,	<u> </u>			3
5	Rate Increases that is being requested the	s time (%):			0.0%
		_			
6	Date when the application for Rate incre	ase was mailed to the Cal. Dep	t. of Ins.:		October 12, 2010
					1
7	Date when the company plans to implem	ent the proposed rate increase:			January 1, 2011
0	D. 1 d 1: C .: 1				M 1 1 2007
8	Date when the policy was first issued:				March 1, 2007
9	Is this block of business open or closed?				Open
	is this block of business open of closed:				Орен
10	If the block of business closed, the date	when the last policy was issued			n/a
		· · · · · · · · · · · · · · · · · · ·		· ·	
11	Policyholder count, the latest statistics a	vailable:		As of [Date]	Policyholder Count
	California:			September 30, 2010	10,795
	Nationwide:			n/a	n/a
<b>I</b>					
12	Policyholder count, as of 12/31/xx, for the first issued:	ne most recent ten years, or sind	the policy was		
	California :			Year	Policyholder Count
	Camorna .		ŀ	12/31/2009	9,236
				12/31/2008	7,687
				12/31/2007	2,891
				12/31/2006	0
				12/31/2005	0
				12/31/2004	0
				12/31/2003	0
				12/31/2002	0
				12/31/2001	0
			l	12/31/2000	0
	NT-4:: J		Г	V	Delianted Co.
	Nationwide:		-	Year	Policyholder Count
			}	12/31/2009 12/31/2008	n/a n/a
			ŀ	12/31/2008	n/a
			ŀ	12/31/2007	n/a
			ŀ	12/31/2005	n/a
			ļ	12/31/2004	n/a
			ļ	12/31/2003	n/a
				12/31/2002	n/a
				12/31/2001	n/a
				12/31/2000	n/a
			·		

California:

Year	Average Duration
12/31/2009	1.2
12/31/2008	0.7
12/31/2007	0.4
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Nationwide:

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	143.0%
	2 Year	151.9%
	3 Year	140.8%
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2008	1 Year	101.4%
	2 Year	212.2%
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2007	1 Year	60.1%
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

2006	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	J 1001	11/ W
	9 Year	n/a

15	Total Realized Historical Loss Ratio for all durations and excluding changes in		
13	Active Lives Reserves:		
	California:	Year	Realized Loss Ratio
		2009	146.1%
		2008	117.6%
		2007	60.1%
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
		2000	n/a
	<u></u>		
	Nationwide:	Year	Realized Loss Ratio
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
		2000	n/a
16	Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves, of the block of business, for the next ten years:		
16		Duration	Anticipated Loss Ratio
16	block of business, for the next ten years:	Duration 1 Year	Anticipated Loss Ratio
16	block of business, for the next ten years:		
16	block of business, for the next ten years:	1 Year	144.0%
16	block of business, for the next ten years:	1 Year 2 Year	144.0% 164.9%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year	144.0% 164.9% 175.2% 167.8% 183.4%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year 4 Year	144.0% 164.9% 175.2% 167.8%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	144.0% 164.9% 175.2% 167.8% 183.4% 183.4% 182.2%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year	144.0% 164.9% 175.2% 167.8% 183.4% 183.4% 182.2% 182.2%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	144.0% 164.9% 175.2% 167.8% 183.4% 183.4% 182.2% 182.2%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year	144.0% 164.9% 175.2% 167.8% 183.4% 183.4% 182.2% 182.2%
16	block of business, for the next ten years:  California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year	144.0% 164.9% 175.2% 167.8% 183.4% 183.4% 182.2% 182.2% 182.2%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year	144.0% 164.9% 175.2% 167.8% 183.4% 182.2% 182.2% 182.2% Anticipated Loss Ratio
16	block of business, for the next ten years:  California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year Duration 1 Year	144.0% 164.9% 175.2% 167.8% 183.4% 183.4% 182.2% 182.2% 182.2% Anticipated Loss Ratio n/a
16	block of business, for the next ten years:  California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year Duration 1 Year 2 Year	144.0% 164.9% 175.2% 167.8% 183.4% 183.4% 182.2% 182.2% 182.2% Anticipated Loss Ratio n/a n/a
16	block of business, for the next ten years:  California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year	144.0% 164.9% 175.2% 167.8% 183.4% 183.4% 182.2% 182.2% 182.2% Anticipated Loss Ratio n/a n/a n/a
16	block of business, for the next ten years:  California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year	144.0% 164.9% 175.2% 167.8% 183.4% 183.4% 182.2% 182.2% 182.2% Anticipated Loss Ratio n/a n/a n/a n/a
16	block of business, for the next ten years:  California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year	144.0% 164.9% 175.2% 167.8% 183.4% 183.4% 182.2% 182.2% 182.2% Anticipated Loss Ratio n/a n/a n/a n/a n/a
16	block of business, for the next ten years:  California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	144.0% 164.9% 175.2% 167.8% 183.4% 183.4% 182.2% 182.2% 182.2% Anticipated Loss Ratio n/a n/a n/a n/a n/a n/a n/a
16	block of business, for the next ten years:  California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	144.0% 164.9% 175.2% 167.8% 183.4% 183.4% 182.2% 182.2% 182.2% Anticipated Loss Ratio n/a
16	block of business, for the next ten years:  California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	144.0% 164.9% 175.2% 167.8% 183.4% 183.4% 182.2% 182.2% 182.2% Anticipated Loss Ratio n/a
16	block of business, for the next ten years:  California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	144.0% 164.9% 175.2% 167.8% 183.4% 183.4% 182.2% 182.2% 182.2%  Anticipated Loss Ratio n/a
16	block of business, for the next ten years:  California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	144.0% 164.9% 175.2% 167.8% 183.4% 183.4% 182.2% 182.2% 182.2% Anticipated Loss Ratio n/a

17	Realized (Accumulated) Historical Loss Ratio for this block of business:	1	
17	California:		129.3%
	Nationwide:		
	Nationwide:		n/a
18	Anticipated (Discounted) Future Loss Ratio for this block of business:		
	California:	I	170.0%
	Nationwide:		n/a
19	Anticipated Lifetime Loss Ratio for this block of business:		
	California:	•	159.1%
	Nationwide:		n/a
		-	
20	The date when the last rate increase in California was implemented:		October 1, 2010
		Ī	
21	The amount (%) of the last rate increase implemented in California:		15.3%
	That the mate in any continuous test in Calif.		
22	List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed	Year	Poto Change 0/
22	for less than ten years:	Y ear	Rate Change %
	for less than ten years.	Oct-10	15.3%
		Mar-09	28.1%
		Mar-08	-3.4%
		2007	none
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
			<del>!</del>
	List the weighted average of rate increases implemented nationwide, <i>excluding</i>		
22	<u>California</u> , over the previous ten years, or since the date when the product was first	Ve	Data Charres 0/
23	marketed if the product has been marketed for less than ten years [Earned premium	Year	Rate Change %
	dollars i		
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a

Annual lapse rate for the past ten years — percentage of policyholders as of I/I/xxxx that had lapsed by 12/31 of the same year:    California :				
2009   2008   2007   2006   2005   2005   2004   2003   2002   2001     2009   2008   2009	Lapse Rate	Year		24
Nationwide :   2008   2007   2006   2005   2004   2003   2002   2001	n/a	2010	California:	
Nationwide:    Nationwide   Pear   Pe	32.2%	2009	<del></del>	
Nationwide :   2006   2005   2004   2003   2002   2001	28.5%	2008		
Nationwide:    Nationwide:   Year   2001   2002   2001   2001   2009   2001   2001   2009   2009   2009   2009   2009   2009   2009   2009   2009   2009   2009   2009   2009   2009   2009   2000   2	n/a	2007		
Nationwide :   Year	n/a	2006		
Nationwide:    Year	n/a	2005		
Nationwide:    Year	n/a	2004		
Nationwide:  Year  2010  2009  2008  2008  2007  2006  2005  2004  2003  2002  2001  The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):  Inflation,  utilization increases, changing technology/application of newer forms of treatmen revision of geographic factors that are not revenue neutral changing competitive environment revision of original assumptions used for development of rat adverse – actuarially credible – experience  Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it	n/a	2003		
Nationwide:  Year  2010  2009  2008  2007  2006  2007  2006  2007  2006  2003  2002  2001  The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):  Inflation,  utilization increases, changing technology/application of newer forms of treatmen revision of geographic factors that are not revenue neutral changing competitive environment revision of original assumptions used for development of rat adverse – actuarially credible – experience  Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it	n/a	2002		
2010 2009 2008 2008 2007 2006 2005 2004 2003 2002 2001  2001  The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):  Inflation, utilization increases, changing technology/application of newer forms of treatmen revision of geographic factors that are not revenue neutral changing competitive environment revision of original assumptions used for development of rat adverse – actuarially credible - experience Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it	n/a	2001		
2010 2009 2008 2008 2007 2006 2005 2004 2003 2002 2001   The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):  Inflation, utilization increases, changing technology/application of newer forms of treatmen revision of geographic factors that are not revenue neutral changing competitive environment revision of original assumptions used for development of rat adverse – actuarially credible - experience Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it				
2009 2008 2007 2006 2006 2005 2004 2003 2002 2001  The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):  Inflation, utilization increases, changing technology/application of newer forms of treatmen revision of geographic factors that are not revenue neutral changing competitive environment revision of original assumptions used for development of rat adverse – actuarially credible - experience Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it	Lapse Rate	Year	Nationwide:	
2008 2007 2006 2006 2005 2004 2003 2002 2001  The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):  Inflation, utilization increases, changing technology/application of newer forms of treatmen revision of geographic factors that are not revenue neutral changing competitive environment revision of original assumptions used for development of rat adverse – actuarially credible – experience Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it	n/a	2010	<u> </u>	
2007 2006 2005 2004 2003 2002 2001  The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):  Inflation, utilization increases, changing technology/application of newer forms of treatmen revision of geographic factors that are not revenue neutral changing competitive environment revision of original assumptions used for development of rat adverse – actuarially credible – experience Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it	n/a	2009		
2006 2005 2004 2003 2002 2001  The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):  Inflation, utilization increases, changing technology/application of newer forms of treatmen revision of geographic factors that are not revenue neutral changing competitive environment revision of original assumptions used for development of rat adverse – actuarially credible - experience Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it	n/a	2008		
2005 2004 2003 2002 2001  The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):  Inflation, utilization increases, changing technology/application of newer forms of treatmen revision of geographic factors that are not revenue neutral changing competitive environment revision of original assumptions used for development of rat adverse – actuarially credible - experience Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it	n/a	2007		
2004 2003 2002 2001  The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):  Inflation, utilization increases, changing technology/application of newer forms of treatmen revision of geographic factors that are not revenue neutral changing competitive environment revision of original assumptions used for development of rat adverse – actuarially credible - experience Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it	n/a	2006		
The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):  Inflation, utilization increases, changing technology/application of newer forms of treatmen revision of geographic factors that are not revenue neutral changing competitive environment revision of original assumptions used for development of rat adverse – actuarially credible - experience Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it	n/a	2005		
The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):  Inflation, utilization increases, changing technology/application of newer forms of treatmen revision of geographic factors that are not revenue neutral changing competitive environment revision of original assumptions used for development of rat adverse – actuarially credible - experience Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it	n/a	2004		
The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):  Inflation, utilization increases, changing technology/application of newer forms of treatmen revision of geographic factors that are not revenue neutral changing competitive environment revision of original assumptions used for development of rat adverse – actuarially credible - experience Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it	n/a	2003		
The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):  Inflation,  utilization increases, changing technology/application of newer forms of treatmen revision of geographic factors that are not revenue neutral changing competitive environment revision of original assumptions used for development of rat adverse – actuarially credible - experience  Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it	n/a	2002		
box next to it enter percentage share of total):  Inflation, utilization increases, changing technology/application of newer forms of treatmen revision of geographic factors that are not revenue neutral changing competitive environment revision of original assumptions used for development of rat adverse – actuarially credible - experience Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it	n/a	2001		
utilization increases, changing technology/application of newer forms of treatmen revision of geographic factors that are not revenue neutral changing competitive environment revision of original assumptions used for development of rat adverse – actuarially credible - experience Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it			box next to it enter percentage share of total):	25
changing technology/application of newer forms of treatmen revision of geographic factors that are not revenue neutral changing competitive environment revision of original assumptions used for development of rat adverse – actuarially credible - experience Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it	0.0%			
revision of geographic factors that are not revenue neutral changing competitive environment revision of original assumptions used for development of rat adverse – actuarially credible - experience  Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it	0.0%			
changing competitive environment revision of original assumptions used for development of rat adverse – actuarially credible - experience Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it	0.0%			
revision of original assumptions used for development of rat adverse – actuarially credible - experience  Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it	0.0%			
adverse – actuarially credible - experience  Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it	0.0%			
Others, please explain below.  Rate change brings rates into compliance with Section 10140.2 and it	0.0%			
Rate change brings rates into compliance with Section 10140.2 and it	0.0%			
	100.0%	X		

	State	Annual premium Earnings (realized or anticipated	Rate Increase requested	Rate Increase approved	Pending
1	n/a	n/a	n/a	n/a	n/a
2	n/a	n/a	n/a	n/a	n/a
3	n/a	n/a	n/a	n/a	n/a
4	n/a	n/a	n/a	n/a	n/a
5	n/a	n/a	n/a	n/a	n/a
6	n/a	n/a	n/a	n/a	n/a
7	n/a	n/a	n/a	n/a	n/a
8	n/a	n/a	n/a	n/a	n/a
9	n/a	n/a	n/a	n/a	n/a
10	n/a	n/a	n/a	n/a	n/a
11	n/a	n/a	n/a	n/a	n/a
12	n/a	n/a	n/a	n/a	n/a
13	n/a	n/a	n/a	n/a	n/a
14	n/a	n/a	n/a	n/a	n/a
15	n/a	n/a	n/a	n/a	n/a
16	n/a	n/a	n/a	n/a	n/a
17	n/a	n/a	n/a	n/a	n/a
18	n/a	n/a	n/a	n/a	n/a
19	n/a	n/a	n/a	n/a	n/a
20	n/a	n/a	n/a	n/a	n/a
21	n/a	n/a	n/a	n/a	n/a
22	n/a	n/a	n/a	n/a	n/a
23	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a
25	n/a	n/a	n/a	n/a	n/a
26	n/a	n/a	n/a	n/a	n/a
27	n/a	n/a	n/a	n/a	n/a
28	n/a	n/a	n/a	n/a	n/a
29	n/a	n/a	n/a	n/a	n/a
30	n/a	n/a	n/a	n/a	n/a
31	n/a	n/a	n/a	n/a	n/a
32	n/a	n/a	n/a	n/a	n/a
33	n/a	n/a	n/a	n/a	n/a
34	n/a	n/a	n/a	n/a	n/a
35	n/a	n/a	n/a	n/a	n/a
36	n/a	n/a	n/a	n/a	n/a
37	n/a	n/a	n/a	n/a	n/a
38	n/a	n/a	n/a	n/a	n/a
39	n/a	n/a	n/a	n/a	n/a
40	n/a	n/a	n/a	n/a	n/a
41	n/a	n/a	n/a	n/a	n/a
42	n/a	n/a	n/a	n/a	n/a
43	n/a	n/a	n/a	n/a	n/a
44	n/a	n/a	n/a	n/a	n/a
45	n/a	n/a	n/a	n/a	n/a
46 47	n/a	n/a	n/a	n/a	n/a
	n/a	n/a	n/a	n/a	n/a
48	n/a	n/a	n/a	n/a	n/a
50	n/a	n/a	n/a	n/a	n/a
	n/a l <b>Average</b>	n/a	n/a	n/a	n/a
11 cigilicu	LITTELAGE	•			

1	Company Name :	Anthem Blu	e Cross Life and	Health Insurance Co	mpany
				ı	
2	Company NAIC Number:				62825
4	Policy Approval Bureau File Number			İ	
4	Policy Approval Bureau File Number				
3	Policy Form Number/Identifier:	П		[201	0 Basic 01-01-11] -RAT
	Toney Tom Number/Tuentmer.			[20]	Dusic of of H <sub>1</sub> late
3	Policy Form Description				Major Medical Expense
5	Rate Increases that is being requested th	s time (%):			0.0%
_				•	
6	Date when the application for Rate incre	ase was mailed to the Cal. Dept.	of Ins.:		October 12, 2010
	D ( 1 d) 1 ( 1 d)				I 1 2011
7	Date when the company plans to implen	ent the proposed rate increase:			January 1, 2011
8	Date when the policy was first issued:			1	February 1, 2010
	Date when the policy was first issued.				1 columny 1, 2010
9	Is this block of business open or closed?				Open
	1				
10	If the block of business closed, the date	when the last policy was issued:			n/a
			_		
11	Policyholder count, the latest statistics a	vailable:		As of [Date]	Policyholder Count
	California:			September 30, 2010	21,885
	Nationwide:		Į.	n/a	n/a
	Policyholder count, as of 12/31/xx, for t	ne most recent ten years, or since	e the policy was		
12	first issued:	ie most recent ten years, or since	e the policy was		
	California:			Year	Policyholder Count
				12/31/2009	0
				12/31/2008	0
				12/31/2007	0
				12/31/2006	0
				12/31/2005	0
			-	12/31/2004 12/31/2003	0
				12/31/2003	0
				12/31/2001	0
				12/31/2000	0
			L		
	Nationwide:			Year	Policyholder Count
			[	12/31/2009	n/a
				12/31/2008	n/a
				12/31/2007	n/a
			}	12/31/2006	n/a
			}	12/31/2005 12/31/2004	n/a n/a
			ŀ	12/31/2004	n/a
			ŀ	12/31/2003	n/a
			ļ	12/31/2001	n/a
			ļ	12/31/2000	n/a
			_		

California :

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Nationwide:

Year         Average Duration           12/31/2009         n/a           12/31/2008         n/a           12/31/2007         n/a           12/31/2006         n/a           12/31/2005         n/a           12/31/2004         n/a           12/31/2003         n/a           12/31/2002         n/a           12/31/2001         n/a           12/31/2000         n/a		
12/31/2008	Year	Average Duration
12/31/2007 n/a 12/31/2006 n/a 12/31/2005 n/a 12/31/2004 n/a 12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a	12/31/2009	n/a
12/31/2006 n/a 12/31/2005 n/a 12/31/2004 n/a 12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a	12/31/2008	n/a
12/31/2005 n/a 12/31/2004 n/a 12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a	12/31/2007	n/a
12/31/2004 n/a 12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a	12/31/2006	n/a
12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a	12/31/2005	n/a
12/31/2002 n/a 12/31/2001 n/a	12/31/2004	n/a
12/31/2001 n/a	12/31/2003	n/a
	12/31/2002	n/a
12/31/2000 n/a	12/31/2001	n/a
	12/31/2000	n/a

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2008	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2007	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

2006	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	J 1001	11/ W
	9 Year	n/a

15	<u>Total</u> Realized Historical Loss Ratio for all durations and <u>excluding changes in</u>		
	Active Lives Reserves:		
	California:	Year	Realized Loss Ratio
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
		2000	n/a
	Nationwide:	Year	Realized Loss Ratio
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
		2000	n/a
	Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves, of the		
16			
16	block of business, for the next ten years:		
16		Duration	Anticipated Loss Ratio
16	block of business, for the next ten years:	1 Year	48.7%
16	block of business, for the next ten years:	1 Year 2 Year	48.7% 60.6%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year	48.7% 60.6% 64.4%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year 4 Year	48.7% 60.6% 64.4% 67.9%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year 4 Year 5 Year	48.7% 60.6% 64.4% 67.9% 74.1%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	48.7% 60.6% 64.4% 67.9% 74.1% 77.9%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	48.7% 60.6% 64.4% 67.9% 74.1% 77.9% 82.2%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year	48.7% 60.6% 64.4% 67.9% 74.1% 77.9% 82.2% 85.6%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year	48.7% 60.6% 64.4% 67.9% 74.1% 77.9% 82.2% 85.6%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year	48.7% 60.6% 64.4% 67.9% 74.1% 77.9% 82.2% 85.6%
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year	48.7% 60.6% 64.4% 67.9% 74.1% 77.9% 82.2% 85.6% 85.6%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year	48.7% 60.6% 64.4% 67.9% 74.1% 77.9% 82.2% 85.6% 85.6% Anticipated Loss Ratio
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year Duration 1 Year	48.7% 60.6% 64.4% 67.9% 74.1% 77.9% 82.2% 85.6% 85.6% Anticipated Loss Ratio n/a
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year Duration 1 Year 2 Year	48.7% 60.6% 64.4% 67.9% 74.1% 77.9% 82.2% 85.6% 85.6% Anticipated Loss Ratio n/a n/a
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year	48.7% 60.6% 64.4% 67.9% 74.1% 77.9% 82.2% 85.6% 85.6%  Anticipated Loss Ratio n/a n/a n/a
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year	48.7% 60.6% 64.4% 67.9% 74.1% 77.9% 82.2% 85.6% 85.6% Anticipated Loss Ratio n/a n/a
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year	48.7% 60.6% 64.4% 67.9% 74.1% 77.9% 82.2% 85.6% 85.6% 85.6% Anticipated Loss Ratio n/a n/a n/a n/a
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	48.7% 60.6% 64.4% 67.9% 74.1% 77.9% 82.2% 85.6% 85.6% 85.6%  Anticipated Loss Ratio n/a n/a n/a n/a n/a n/a n/a
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	48.7% 60.6% 64.4% 67.9% 74.1% 77.9% 82.2% 85.6% 85.6%  Anticipated Loss Ratio n/a
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	48.7% 60.6% 64.4% 67.9% 74.1% 77.9% 82.2% 85.6% 85.6%  Anticipated Loss Ratio n/a
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	48.7% 60.6% 64.4% 67.9% 74.1% 77.9% 82.2% 85.6% 85.6% 85.6%  Anticipated Loss Ratio n/a
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	48.7% 60.6% 64.4% 67.9% 74.1% 77.9% 82.2% 85.6% 85.6%  Anticipated Loss Ratio n/a

15		1	
17	Realized (Accumulated) Historical Loss Ratio for this block of business:		/-
	California: Nationwide:		n/a
	Nationwide:		n/a
18	Anticipated (Discounted) Future Loss Ratio for this block of business:	]	
10	California:	I	70.6%
	Nationwide:		n/a
19	Anticipated Lifetime Loss Ratio for this block of business:		
	California:	•	70.6%
	Nationwide:		n/a
		-	
20	The date when the last rate increase in California was implemented:		n/a
		Ī	
21	The amount (%) of the last rate increase implemented in California:		n/a
	List the mate in account in the control of Calif		
22	List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed	Voor	Data Changa ()/
22	for less than ten years:	Year	Rate Change %
	for less than ten years.	2010	n/a
		2009	n/a
		2009	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
	List the weighted average of rate increases implemented nationwide, <i>excluding</i>		
	<u>California</u> , over the previous ten years, or since the date when the product was first	.,	D . O. O.
23	marketed if the product has been marketed for less than ten years [Earned premium	Year	Rate Change %
	dollars i		
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a

24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that	Year	Lapse Rate
	had lapsed by 12/31 of the same year:	. 50.	_apoortato
	California:	2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
	Nationwide:	Year	Lapse Rate
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):		
	Inflation,		0.0%
	utilization increases,		0.0%
	changing technology/application of newer forms of treatmen		0.0%
	revision of geographic factors that are not revenue neutral		0.0%
	changing competitive environment		0.0%
	revision of original assumptions used for development of rat		0.0%
	adverse – actuarially credible - experience		0.0%
	Others, please explain below.	X	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)		

	State	Annual premium Earnings (realized or anticipated	Rate Increase requested	Rate Increase approved	Pending
1	n/a	n/a	n/a	n/a	n/a
2	n/a	n/a	n/a	n/a	n/a
3	n/a	n/a	n/a	n/a	n/a
4	n/a	n/a	n/a	n/a	n/a
5	n/a	n/a	n/a	n/a	n/a
6	n/a	n/a	n/a	n/a	n/a
7	n/a	n/a	n/a	n/a	n/a
8	n/a	n/a	n/a	n/a	n/a
9	n/a	n/a	n/a	n/a	n/a
10	n/a	n/a	n/a	n/a	n/a
11	n/a	n/a	n/a	n/a	n/a
12	n/a	n/a	n/a	n/a	n/a
13	n/a	n/a	n/a	n/a	n/a
14	n/a	n/a	n/a	n/a	n/a
15	n/a	n/a	n/a	n/a	n/a
16	n/a	n/a	n/a	n/a	n/a
17	n/a	n/a	n/a	n/a	n/a
18	n/a	n/a	n/a	n/a	n/a
19	n/a	n/a	n/a	n/a	n/a
20	n/a	n/a	n/a	n/a	n/a
21	n/a	n/a	n/a	n/a	n/a
22	n/a	n/a	n/a	n/a	n/a
23	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a
25	n/a	n/a	n/a	n/a	n/a
26	n/a	n/a	n/a	n/a	n/a
27	n/a	n/a	n/a	n/a	n/a
28	n/a	n/a	n/a	n/a	n/a
29	n/a	n/a	n/a	n/a	n/a
30	n/a	n/a	n/a	n/a	n/a
31	n/a	n/a	n/a	n/a	n/a
32	n/a	n/a	n/a	n/a	n/a
33	n/a	n/a	n/a	n/a	n/a
34	n/a	n/a	n/a	n/a	n/a
35	n/a	n/a	n/a	n/a	n/a
36	n/a	n/a	n/a	n/a	n/a
37	n/a	n/a	n/a	n/a	n/a
38	n/a	n/a	n/a	n/a	n/a
39	n/a	n/a	n/a	n/a	n/a
40	n/a	n/a	n/a	n/a	n/a
41	n/a	n/a	n/a	n/a	n/a
42	n/a	n/a	n/a	n/a	n/a
43	n/a	n/a	n/a	n/a	n/a
44	n/a	n/a	n/a	n/a	n/a
45	n/a	n/a	n/a	n/a	n/a
46 47	n/a	n/a	n/a	n/a	n/a
	n/a	n/a	n/a	n/a	n/a
48	n/a	n/a	n/a	n/a	n/a
50	n/a	n/a	n/a	n/a	n/a
	n/a l <b>Average</b>	n/a	n/a	n/a	n/a
11 cigilicu	LITTELAGE	•			

1	Company Name:	Anthem Blue Cross Life and	<b>Health Insurance Co</b>	mpany
2	Company NAIC Number:			62825
	D.P. A. LD. EN M. I			
4	Policy Approval Bureau File Number			
3	Policy Form Number/Identifier:			Premier 01-01-11] –RAT
3	Foncy Form Number/Identifier.			rieillei 01-01-11] -KA1
3	Policy Form Description			Major Medical Expense
	roney ronn zesempuon			major modrom Emponso
5	Rate Increases that is being requested the	s time (%):		0.0%
6	Date when the application for Rate incre	ase was mailed to the Cal. Dept. of Ins.:		October 12, 2010
			1	
7	Date when the company plans to implem	ent the proposed rate increase:		January 1, 2011
				1 11 2010
8	Date when the policy was first issued:			April 1, 2010
0	T- 41:- 111			Onan
9	Is this block of business open or closed?			Open
10	If the block of business closed, the date	when the last policy was issued:		n/a
10	if the block of business closed, the date	when the last policy was issued.		II/ d
11	Policyholder count, the latest statistics a	vailable:	As of [Date]	Policyholder Count
	California:		September 30, 2010	4,600
	Nationwide :		n/a	n/a
		'		
12		ne most recent ten years, or since the policy was		
12	first issued:			
	California:		Year	Policyholder Count
			12/31/2009	0
			12/31/2008	0
			12/31/2007	0
			12/31/2006 12/31/2005	0
			12/31/2004	0
			12/31/2004	0
			12/31/2003	0
			12/31/2001	0
			12/31/2000	0
			12,011200	
	Nationwide:		Year	Policyholder Count
			12/31/2009	n/a
			12/31/2008	n/a
			12/31/2007	n/a
			12/31/2006	n/a
			12/31/2005	n/a
			12/31/2004	n/a
			12/31/2003	n/a
			12/31/2002	n/a
			12/31/2001	n/a
			12/31/2000	n/a

California :

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Nationwide:

Year         Average Duration           12/31/2009         n/a           12/31/2008         n/a           12/31/2007         n/a           12/31/2006         n/a           12/31/2005         n/a           12/31/2004         n/a           12/31/2003         n/a           12/31/2002         n/a           12/31/2001         n/a           12/31/2000         n/a		
12/31/2008	Year	Average Duration
12/31/2007 n/a 12/31/2006 n/a 12/31/2005 n/a 12/31/2004 n/a 12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a	12/31/2009	n/a
12/31/2006 n/a 12/31/2005 n/a 12/31/2004 n/a 12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a	12/31/2008	n/a
12/31/2005 n/a 12/31/2004 n/a 12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a	12/31/2007	n/a
12/31/2004 n/a 12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a	12/31/2006	n/a
12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a	12/31/2005	n/a
12/31/2002 n/a 12/31/2001 n/a	12/31/2004	n/a
12/31/2001 n/a	12/31/2003	n/a
	12/31/2002	n/a
12/31/2000 n/a	12/31/2001	n/a
	12/31/2000	n/a

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2008	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2007	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

2006	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	J 1001	11/ W
	9 Year	n/a

15 <u>Total</u> Realized Historical Loss Ratio for all durations and <u>excluding changes in</u> Active Lives Reserves:		
California :	Year	Realized Loss Ratio
	2009	n/a
	2008	n/a
	2007	n/a
	2006	n/a
	2005	n/a
	2004	n/a
	2003	n/a
	2002	n/a
	2001	n/a
	2000	n/a
NC	V	Darlined Lass Datie
Nationwide:	Year	Realized Loss Ratio
	2009	n/a
	2008	n/a
	2007	n/a
	2006	n/a
	2005	n/a
	2004	n/a
	2003	n/a
	2002	n/a
	2001	n/a
	2000	n/a
·		11/4
6 Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves, of the block of business, for the next ten years:		200
Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves, of the block of business, for the next ten years:  California:	Duration	
block of business, for the next ten years:		
block of business, for the next ten years:	Duration	Anticipated Loss Ratio
block of business, for the next ten years:	Duration 1 Year	Anticipated Loss Ratio 54.0%
block of business, for the next ten years:	Duration 1 Year 2 Year	Anticipated Loss Ratio 54.0% 61.5%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year	Anticipated Loss Ratio 54.0% 61.5% 66.5%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year	Anticipated Loss Ratio 54.0% 61.5% 66.5% 69.0%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year	Anticipated Loss Ratio 54.0% 61.5% 66.5% 69.0% 79.5%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	Anticipated Loss Ratio 54.0% 61.5% 66.5% 69.0% 79.5% 79.2%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	Anticipated Loss Ratio 54.0% 61.5% 66.5% 69.0% 79.5% 79.2% 84.5%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year	Anticipated Loss Ratio 54.0% 61.5% 66.5% 69.0% 79.5% 79.2% 84.5%
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year	Anticipated Loss Ratio 54.0% 61.5% 66.5% 69.0% 79.5% 79.2% 84.5% 84.5% 84.5%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year	Anticipated Loss Ratio 54.0% 61.5% 66.5% 69.0% 79.5% 79.2% 84.5% 84.5% 84.5% 84.5% Anticipated Loss Ratio
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year	Anticipated Loss Ratio 54.0% 61.5% 66.5% 69.0% 79.5% 79.2% 84.5% 84.5% 84.5% 84.5% Anticipated Loss Ratio
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year Duration 1 Year 2 Year	Anticipated Loss Ratio 54.0% 61.5% 66.5% 69.0% 79.5% 79.2% 84.5% 84.5% 84.5% Anticipated Loss Ratio n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year Duration 1 Year 2 Year 3 Year	Anticipated Loss Ratio 54.0% 61.5% 66.5% 69.0% 79.5% 79.2% 84.5% 84.5% 84.5% Anticipated Loss Ratio n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year	Anticipated Loss Ratio 54.0% 61.5% 66.5% 69.0% 79.5% 79.2% 84.5% 84.5% 84.5% Anticipated Loss Ratio n/a n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 3 Year 4 Year 5 Year	Anticipated Loss Ratio 54.0% 61.5% 66.5% 69.0% 79.5% 79.2% 84.5% 84.5% 84.5% Anticipated Loss Ratio n/a n/a n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 6 Year 6 Year	Anticipated Loss Ratio 54.0% 61.5% 66.5% 69.0% 79.5% 79.2% 84.5% 84.5% 84.5%  Anticipated Loss Ratio n/a n/a n/a n/a n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	Anticipated Loss Ratio 54.0% 61.5% 66.5% 69.0% 79.5% 79.2% 84.5% 84.5% 84.5%  Anticipated Loss Ratio n/a n/a n/a n/a n/a n/a n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year	Anticipated Loss Ratio 54.0% 61.5% 66.5% 69.0% 79.5% 79.2% 84.5% 84.5% 84.5%  Anticipated Loss Ratio n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	Anticipated Loss Ratio 54.0% 61.5% 66.5% 69.0% 79.5% 79.2% 84.5% 84.5% 84.5%  Anticipated Loss Ratio n/a n/a n/a n/a n/a n/a n/a n/a n/a

17	Realized (Accumulated) Historical Loss Ratio for this block of business:		
	California:		n/a
	Nationwide:		n/a
18	Anticipated (Discounted) Future Loss Ratio for this block of business:		
	California:		70.9%
	Nationwide:		n/a
19	Anticipated Lifetime Loss Ratio for this block of business:		
	California:		70.9%
	Nationwide:		n/a
	•		
20	The date when the last rate increase in California was implemented:		n/a
		•	
21	The amount (%) of the last rate increase implemented in California:		n/a
	List the rate increases implemented in California each year, over the previous ten years,		
22	or since the year when the product was first marketed if the product has been marketed	Year	Rate Change %
	for less than ten years:		
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
	List the weighted average of rate increases implemented nationwide, <i>excluding</i>		
23	<u>California</u> , over the previous ten years, or since the date when the product was first	Year	Rate Change %
23	marketed if the product has been marketed for less than ten years [Earned premium	i <del>C</del> ai	Nate Change 70
	dollars i		
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a

24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that	Year	Lapse Rate
	had lapsed by 12/31 of the same year:	. 50.	_apoortato
	California:	2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
	Nationwide:	Year	Lapse Rate
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):		
	Inflation,		0.0%
	utilization increases,		0.0%
	changing technology/application of newer forms of treatmen		0.0%
	revision of geographic factors that are not revenue neutral		0.0%
	changing competitive environment		0.0%
	revision of original assumptions used for development of rat		0.0%
	adverse – actuarially credible - experience		0.0%
	Others, please explain below.	X	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)		

	State	Annual premium Earnings (realized or anticipated	Rate Increase requested	Rate Increase approved	Pending
1	n/a	n/a	n/a	n/a	n/a
2	n/a	n/a	n/a	n/a	n/a
3	n/a	n/a	n/a	n/a	n/a
4	n/a	n/a	n/a	n/a	n/a
5	n/a	n/a	n/a	n/a	n/a
6	n/a	n/a	n/a	n/a	n/a
7	n/a	n/a	n/a	n/a	n/a
8	n/a	n/a	n/a	n/a	n/a
9	n/a	n/a	n/a	n/a	n/a
10	n/a	n/a	n/a	n/a	n/a
11	n/a	n/a	n/a	n/a	n/a
12	n/a	n/a	n/a	n/a	n/a
13	n/a	n/a	n/a	n/a	n/a
14	n/a	n/a	n/a	n/a	n/a
15	n/a	n/a	n/a	n/a	n/a
16	n/a	n/a	n/a	n/a	n/a
17	n/a	n/a	n/a	n/a	n/a
18	n/a	n/a	n/a	n/a	n/a
19	n/a	n/a	n/a	n/a	n/a
20	n/a	n/a	n/a	n/a	n/a
21	n/a	n/a	n/a	n/a	n/a
22	n/a	n/a	n/a	n/a	n/a
23	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a
25	n/a	n/a	n/a	n/a	n/a
26	n/a	n/a	n/a	n/a	n/a
27	n/a	n/a	n/a	n/a	n/a
28	n/a	n/a	n/a	n/a	n/a
29	n/a	n/a	n/a	n/a	n/a
30	n/a	n/a	n/a	n/a	n/a
31	n/a	n/a	n/a	n/a	n/a
32	n/a	n/a	n/a	n/a	n/a
33	n/a	n/a	n/a	n/a	n/a
34	n/a	n/a	n/a	n/a	n/a
35	n/a	n/a	n/a	n/a	n/a
36	n/a	n/a	n/a	n/a	n/a
37	n/a	n/a	n/a	n/a	n/a
38	n/a	n/a	n/a	n/a	n/a
39	n/a	n/a	n/a	n/a	n/a
40	n/a	n/a	n/a	n/a	n/a
41	n/a	n/a	n/a	n/a	n/a
42	n/a	n/a	n/a	n/a	n/a
43	n/a	n/a	n/a	n/a	n/a
44	n/a	n/a	n/a	n/a	n/a
45	n/a	n/a	n/a	n/a	n/a
46 47	n/a	n/a	n/a	n/a	n/a
	n/a	n/a	n/a	n/a	n/a
48	n/a	n/a	n/a	n/a	n/a
50	n/a	n/a	n/a	n/a	n/a
	n/a l <b>Average</b>	n/a	n/a	n/a	n/a
11 cigilicu	LITTELAGE	•			

1	Company Name:  Anthem Blue Cross Life and Health Insurance Company			
	Company Name :	and manufacture of	<u>mpun</u> j	
2	Company NAIC Number:		62825	
	·			
4	Policy Approval Bureau File Number			
3	Policy Form Number/Identifier:	[Right]	Plan 500 01-01-11]–RAT	
3	Policy Form Description		Major Medical Expense	
		Г		
5	Rate Increases that is being requested this time ( % ):	Į	0.0%	
	Determine the confiction for Determine constitute the Cal Deut of Land		O-4-b 12, 2010	
6	Date when the application for Rate increase was mailed to the Cal. Dept. of Ins.:		October 12, 2010	
7	Date when the company plans to implement the proposed rate increase:		January 1, 2011	
	Date when the company plans to implement the proposed rate increase.		January 1, 2011	
8	Date when the policy was first issued:	[	March 1, 2010	
	F ,	L		
9	Is this block of business open or closed?		Open	
	<u>.                                      </u>	L		
10	If the block of business closed, the date when the last policy was issued:		n/a	
11	Policyholder count, the latest statistics available:	As of [Date]	Policyholder Count	
	California:	September 30, 2010	44	
	Nationwide:	n/a	n/a	
	D-1: -1-1J			
12	Policyholder count, as of 12/31/xx, for the most recent ten years, or since the polifirst issued:	cy was		
	California:	Year	Policyholder Count	
	Cultoring.	12/31/2009	0	
		12/31/2008	0	
		12/31/2007	0	
		12/31/2006	0	
		12/31/2005	0	
		12/31/2004	0	
		12/31/2003	0	
		12/31/2002	0	
		12/31/2001	0	
		12/31/2000	0	
	Nationwide .	V	Delieubelder Court	
	Nationwide:	Year	Policyholder Count	
		12/31/2009 12/31/2008	n/a n/a	
		12/31/2007	n/a	
		12/31/2006	n/a	
		12/31/2005	n/a	
		12/31/2004	n/a	
		12/31/2003	n/a	
		12/31/2002	n/a	
		12/31/2001	n/a	
		12/31/2000	n/a	

California :

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Nationwide:

Year         Average Duration           12/31/2009         n/a           12/31/2008         n/a           12/31/2007         n/a           12/31/2006         n/a           12/31/2005         n/a           12/31/2004         n/a           12/31/2003         n/a           12/31/2002         n/a           12/31/2001         n/a           12/31/2000         n/a		
12/31/2008	Year	Average Duration
12/31/2007 n/a 12/31/2006 n/a 12/31/2005 n/a 12/31/2004 n/a 12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a	12/31/2009	n/a
12/31/2006 n/a 12/31/2005 n/a 12/31/2004 n/a 12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a	12/31/2008	n/a
12/31/2005 n/a 12/31/2004 n/a 12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a	12/31/2007	n/a
12/31/2004 n/a 12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a	12/31/2006	n/a
12/31/2003 n/a 12/31/2002 n/a 12/31/2001 n/a	12/31/2005	n/a
12/31/2002 n/a 12/31/2001 n/a	12/31/2004	n/a
12/31/2001 n/a	12/31/2003	n/a
	12/31/2002	n/a
12/31/2000 n/a	12/31/2001	n/a
	12/31/2000	n/a

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2008	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2007	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

2006	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	J 1001	11/ W
	9 Year	n/a

15	<u>Total</u> Realized Historical Loss Ratio for all durations and <u>excluding changes in</u>		
	Active Lives Reserves:		
	California:	Year	Realized Loss Ratio
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
		2000	n/a
			1
	Nationwide:	Year	Realized Loss Ratio
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
		2000	n/a
	The state of the s		
16	Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves, of the block of business, for the next ten years:		
16		Duration	Anticipated Loss Ratio
16	block of business, for the next ten years:	Duration 1 Year	Anticipated Loss Ratio 60.1%
16	block of business, for the next ten years:		
16	block of business, for the next ten years:	1 Year	60.1%
16	block of business, for the next ten years:	1 Year 2 Year	60.1% 70.9%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year	60.1% 70.9% 75.3% 72.6% 78.8%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year 4 Year	60.1% 70.9% 75.3% 72.6% 78.8%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year 4 Year 5 Year	60.1% 70.9% 75.3% 72.6% 78.8% 78.8% 78.3%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year	60.1% 70.9% 75.3% 72.6% 78.8% 78.8% 78.3% 78.3%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year	60.1% 70.9% 75.3% 72.6% 78.8% 78.8% 78.3% 78.3% 78.3%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year	60.1% 70.9% 75.3% 72.6% 78.8% 78.8% 78.3% 78.3%
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year	60.1% 70.9% 75.3% 72.6% 78.8% 78.8% 78.3% 78.3% 82.8%
16	block of business, for the next ten years:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year	60.1% 70.9% 75.3% 72.6% 78.8% 78.8% 78.3% 78.3% 78.3% Anticipated Loss Ratio
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year	60.1% 70.9% 75.3% 72.6% 78.8% 78.3% 78.3% 78.3% 82.8%  Anticipated Loss Ratio n/a
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year	60.1% 70.9% 75.3% 72.6% 78.8% 78.8% 78.3% 78.3% 78.3% Anticipated Loss Ratio n/a n/a
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year	60.1% 70.9% 75.3% 72.6% 78.8% 78.8% 78.3% 78.3% 78.3% 82.8%  Anticipated Loss Ratio n/a n/a n/a
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year	60.1% 70.9% 75.3% 75.3% 72.6% 78.8% 78.8% 78.3% 78.3% 82.8%  Anticipated Loss Ratio n/a n/a n/a n/a
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year	60.1% 70.9% 75.3% 72.6% 78.8% 78.8% 78.3% 78.3% 82.8%  Anticipated Loss Ratio n/a n/a n/a n/a n/a n/a
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	60.1% 70.9% 75.3% 75.3% 72.6% 78.8% 78.8% 78.3% 78.3% 82.8%  Anticipated Loss Ratio n/a n/a n/a n/a n/a n/a n/a n/a n/a
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	60.1% 70.9% 75.3% 75.3% 72.6% 78.8% 78.8% 78.3% 78.3% 82.8%  Anticipated Loss Ratio n/a
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	60.1% 70.9% 75.3% 72.6% 78.8% 78.8% 78.3% 78.3% 78.3% 82.8%  Anticipated Loss Ratio n/a
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	60.1% 70.9% 75.3% 72.6% 78.8% 78.8% 78.3% 78.3% 78.3% 82.8%  Anticipated Loss Ratio n/a
16	California:	1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	60.1% 70.9% 75.3% 72.6% 78.8% 78.8% 78.3% 78.3% 78.3% 82.8%  Anticipated Loss Ratio n/a

15		1	
17	Realized (Accumulated) Historical Loss Ratio for this block of business:		/-
	California: Nationwide:		n/a
	Nationwide:		n/a
18	Anticipated (Discounted) Future Loss Ratio for this block of business:		
10	California:	l	70.1%
	Nationwide:		n/a
19	Anticipated Lifetime Loss Ratio for this block of business:		
	California:	•	70.1%
	Nationwide:		n/a
		Ī	
20	The date when the last rate increase in California was implemented:		n/a
		1	
21	The amount (%) of the last rate increase implemented in California:		n/a
	List the rote increases implemented in California and the control of		
22	List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed	Year	Rate Change %
22	for less than ten years:	Teal	Rate Change %
	for loss than on years.	2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
		•	
	List the weighted average of rate increases implemented nationwide, <u>excluding</u>		
23	<u>California</u> , over the previous ten years, or since the date when the product was first	Year	Rate Change %
23	marketed if the product has been marketed for less than ten years [Earned premium	i cui	rtate onlinge 70
	dollars i		
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a

24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that	Year	Lapse Rate
	had lapsed by 12/31 of the same year:	. 50.	_apoortato
	California:	2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
	Nationwide:	Year	Lapse Rate
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):		
	Inflation,		0.0%
	utilization increases,		0.0%
	changing technology/application of newer forms of treatmen		0.0%
	revision of geographic factors that are not revenue neutral		0.0%
	changing competitive environment		0.0%
	revision of original assumptions used for development of rat		0.0%
	adverse – actuarially credible - experience		0.0%
	Others, please explain below.	X	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)		

	State	Annual premium Earnings (realized or anticipated	Rate Increase requested	Rate Increase approved	Pending
1	n/a	n/a	n/a	n/a	n/a
2	n/a	n/a	n/a	n/a	n/a
3	n/a	n/a	n/a	n/a	n/a
4	n/a	n/a	n/a	n/a	n/a
5	n/a	n/a	n/a	n/a	n/a
6	n/a	n/a	n/a	n/a	n/a
7	n/a	n/a	n/a	n/a	n/a
8	n/a	n/a	n/a	n/a	n/a
9	n/a	n/a	n/a	n/a	n/a
10	n/a	n/a	n/a	n/a	n/a
11	n/a	n/a	n/a	n/a	n/a
12	n/a	n/a	n/a	n/a	n/a
13	n/a	n/a	n/a	n/a	n/a
14	n/a	n/a	n/a	n/a	n/a
15	n/a	n/a	n/a	n/a	n/a
16	n/a	n/a	n/a	n/a	n/a
17	n/a	n/a	n/a	n/a	n/a
18	n/a	n/a	n/a	n/a	n/a
19	n/a	n/a	n/a	n/a	n/a
20	n/a	n/a	n/a	n/a	n/a
21	n/a	n/a	n/a	n/a	n/a
22	n/a	n/a	n/a	n/a	n/a
23	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a
25	n/a	n/a	n/a	n/a	n/a
26	n/a	n/a	n/a	n/a	n/a
27	n/a	n/a	n/a	n/a	n/a
28	n/a	n/a	n/a	n/a	n/a
29	n/a	n/a	n/a	n/a	n/a
30	n/a	n/a	n/a	n/a	n/a
31	n/a	n/a	n/a	n/a	n/a
32	n/a	n/a	n/a	n/a	n/a
33	n/a	n/a	n/a	n/a	n/a
34	n/a	n/a	n/a	n/a	n/a
35	n/a	n/a	n/a	n/a	n/a
36	n/a	n/a	n/a	n/a	n/a
37	n/a	n/a	n/a	n/a	n/a
38	n/a	n/a	n/a	n/a	n/a
39	n/a	n/a	n/a	n/a	n/a
40	n/a	n/a	n/a	n/a	n/a
41	n/a	n/a	n/a	n/a	n/a
42	n/a	n/a	n/a	n/a	n/a
43	n/a	n/a	n/a	n/a	n/a
44	n/a	n/a	n/a	n/a	n/a
45	n/a	n/a	n/a	n/a	n/a
46 47	n/a	n/a	n/a	n/a	n/a
	n/a	n/a	n/a	n/a	n/a
48	n/a	n/a	n/a	n/a	n/a
50	n/a	n/a	n/a	n/a	n/a
	n/a l <b>Average</b>	n/a	n/a	n/a	n/a
11 cigilico	LITTELAGE	•			

1	Company Name :	Anthem Blu	e Cross Life and	Health Insurance Co	mpany
				1	
2	Company NAIC Number:				62825
4	Policy Approval Bureau File Number				
4	Policy Approval Bureau File Number				
3	Policy Form Number/Identifier:			Ind Co	reGuard 01-01-11] -RAT
	Toney Tom Number/Tuentmer.			[ma co.	
3	Policy Form Description				Major Medical Expense
		_			
5	Rate Increases that is being requested th	s time ( % ):			12.2%
				ı	
6	Date when the application for Rate incre	ase was mailed to the Cal. Dept.	. of Ins.:		October 12, 2010
	D ( 1 d) 1 ( 1 d)				I 1 2011
7	Date when the company plans to implen	ent the proposed rate increase:			January 1, 2011
8	Date when the policy was first issued:				January 1, 2010
	Date when the policy was first issued.				January 1, 2010
9	Is this block of business open or closed?				Open
	1			l	
10	If the block of business closed, the date	when the last policy was issued:			n/a
			_		
11	Policyholder count, the latest statistics a	vailable:		As of [Date]	Policyholder Count
	California:			September 30, 2010	5,576
	Nationwide:		Į	n/a	n/a
	Policyholder count, as of 12/31/xx, for t	ne most recent ten years, or since	e the policy was		
12	first issued:	ie most recent ten years, or since	e the policy was		
	California:			Year	Policyholder Count
				12/31/2009	0
				12/31/2008	0
				12/31/2007	0
				12/31/2006	0
				12/31/2005	0
			-	12/31/2004 12/31/2003	0
				12/31/2003	0
			ŀ	12/31/2002	0
				12/31/2000	0
			L		
	Nationwide:			Year	Policyholder Count
			[	12/31/2009	n/a
				12/31/2008	n/a
				12/31/2007	n/a
				12/31/2006	n/a
			}	12/31/2005 12/31/2004	n/a n/a
			ŀ	12/31/2004	n/a
			ŀ	12/31/2003	n/a
			ļ	12/31/2001	n/a
			ļ	12/31/2000	n/a
			•		

California :

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Nationwide:

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2008	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2007	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

2006	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	3 1 001	11/ W
	9 Year	n/a

15 <u>Total</u> Realized Historical Loss Ratio for all durations and <u>excluding changes in</u> Active Lives Reserves:		
California:	Year	Realized Loss Ratio
	2009	n/a
	2008	n/a
	2007	n/a
	2006	n/a
	2005	n/a
	2004	n/a
	2003	n/a
	2002	n/a
	2001	n/a
	2000	n/a
		_
Nationwide:	Year	Realized Loss Ratio
	2009	n/a
	2008	n/a
	2007	n/a
	2006	n/a
	2005	n/a
	2004	n/a
	2003	n/a
	2002	n/a
	2001	n/a
	2001	
	2000	n/a
block of business, for the flext ten years:	2000	n/a
	2000 Duration	n/a Anticipated Loss Ratio
block of business, for the next ten years:	2000  Duration 1 Year	n/a  Anticipated Loss Ratio 53.9%
block of business, for the next ten years:	Duration 1 Year 2 Year	n/a  Anticipated Loss Ratio 53.9% 61.4%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year	n/a  Anticipated Loss Ratio 53.9% 61.4% 66.4%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year	n/a  Anticipated Loss Ratio 53.9% 61.4% 66.4% 68.9%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year	n/a  Anticipated Loss Ratio 53.9% 61.4% 66.4% 68.9% 77.9%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year	n/a  Anticipated Loss Ratio 53.9% 61.4% 66.4% 68.9% 77.9% 77.7%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	n/a  Anticipated Loss Ratio 53.9% 61.4% 66.4% 68.9% 77.9% 77.7% 82.9%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year	n/a  Anticipated Loss Ratio 53.9% 61.4% 66.4% 68.9% 77.9% 77.7% 82.9% 82.9%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year	n/a  Anticipated Loss Ratio 53.9% 61.4% 66.4% 68.9% 77.9% 77.7% 82.9% 82.9% 82.9%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year	n/a  Anticipated Loss Ratio 53.9% 61.4% 66.4% 68.9% 77.9% 77.7% 82.9% 82.9%
block of business, for the next ten years:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year	n/a  Anticipated Loss Ratio 53.9% 61.4% 66.4% 68.9% 77.9% 77.7% 82.9% 82.9% 82.9%
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year	n/a  Anticipated Loss Ratio 53.9% 61.4% 66.4% 68.9% 77.9% 77.7% 82.9% 82.9% 82.9% 82.9%
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year	n/a  Anticipated Loss Ratio 53.9% 61.4% 66.4% 68.9% 77.9% 77.7% 82.9% 82.9% 82.9% 82.9% Anticipated Loss Ratio
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year Duration 1 Year 2 Year 3 Year	n/a  Anticipated Loss Ratio 53.9% 61.4% 66.4% 68.9% 77.9% 77.7% 82.9% 82.9% 82.9% 82.9% Anticipated Loss Ratio n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year	n/a  Anticipated Loss Ratio 53.9% 61.4% 66.4% 68.9% 77.9% 77.7% 82.9% 82.9% 82.9% 82.9% Anticipated Loss Ratio n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year Duration 1 Year 2 Year 3 Year	n/a  Anticipated Loss Ratio 53.9% 61.4% 66.4% 68.9% 77.9% 77.7% 82.9% 82.9% 82.9% 82.9% Anticipated Loss Ratio n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year	n/a  Anticipated Loss Ratio 53.9% 61.4% 66.4% 68.9% 77.9% 77.7% 82.9% 82.9% 82.9% 82.9% Anticipated Loss Ratio n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year	n/a  Anticipated Loss Ratio 53.9% 61.4% 66.4% 68.9% 77.9% 77.7% 82.9% 82.9% 82.9% 82.9% Anticipated Loss Ratio n/a n/a n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year 8 Year 9 Year 10 Year 2 Year 10 Year	n/a  Anticipated Loss Ratio 53.9% 61.4% 66.4% 68.9% 77.9% 77.7% 82.9% 82.9% 82.9% 82.9% Anticipated Loss Ratio n/a n/a n/a n/a n/a n/a n/a
block of business, for the next ten years:  California:	Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 10 Year  Duration 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year	n/a  Anticipated Loss Ratio 53.9% 61.4% 66.4% 68.9% 77.9% 77.7% 82.9% 82.9% 82.9%  Anticipated Loss Ratio n/a n/a n/a n/a n/a n/a n/a n/a

17	Realized (Accumulated) Historical Loss Ratio for this block of business:		
	California:		n/a
	Nationwide:		n/a
	Tuttoff wide.		II/ U
18	Anticipated (Discounted) Future Loss Ratio for this block of business:		
	California:		70.2%
	Nationwide:		n/a
	<del></del>		
19	Anticipated Lifetime Loss Ratio for this block of business:		
	California:		70.2%
	Nationwide:		n/a
		•	
20	The date when the last rate increase in California was implemented:		n/a
		•	
21	The amount (%) of the last rate increase implemented in California:		n/a
22	List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed	Veer	Data Change 0/
22	for less than ten years:	Year	Rate Change %
	for less than ten years.	2040	n/a
		2010 2009	n/a n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2005	n/a
		2003	n/a
		2003	n/a
		2002	n/a
		2002	n/a
		2001	Tiya
	List the weighted average of rate increases implemented nationwide, <i>excluding</i>		
	<u>California</u> , over the previous ten years, or since the date when the product was first		
23	marketed if the product has been marketed for less than ten years [Earned premium	Year	Rate Change %
	dollars i		
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a

24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that had lapsed by 12/31 of the same year:	Year	Lapse Rate
Į	California:	2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
	'		
	Nationwide:	Year	Lapse Rate
		2010	n/a
		2009	n/a
		2008	n/a
		2007	n/a
		2006	n/a
		2005	n/a
		2004	n/a
		2003	n/a
		2002	n/a
		2001	n/a
25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):  Inflation,		0.0%
	utilization increases,		0.0%
	changing technology/application of newer forms of treatmen		0.0%
	revision of geographic factors that are not revenue neutral		0.0%
	changing competitive environment		0.0%
	revision of original assumptions used for development of rat		0.0%
	adverse – actuarially credible - experience		0.0%
	Others, please explain below.	X	100.0%
	The rate increase needed to match current claims trend on Anthem's credible PPO plans is 21.1%. Note that because the affected plans were first effective on 1/1/10, we do not yet have enough incurred claims data to be deemed credible. So, we are filing an increase of 12.2% at this time. We will continue to monitor emerging experience	Α	100.070
	and trend, and if necessary, we will file for an additional rate		
	adjustment later in 2011. In addition, the rate change brings rates into		

100.00%

adjustment later in 2011. In addition, the rate change brings rates into

compliance with Section 10140.2.

	State	Annual premium Earnings (realized or anticipated	Rate Increase requested	Rate Increase approved	Pending
1	n/a	n/a	n/a	n/a	n/a
2	n/a	n/a	n/a	n/a	n/a
3	n/a	n/a	n/a	n/a	n/a
4	n/a	n/a	n/a	n/a	n/a
5	n/a	n/a	n/a	n/a	n/a
6	n/a	n/a	n/a	n/a	n/a
7	n/a	n/a	n/a	n/a	n/a
8	n/a	n/a	n/a	n/a	n/a
9	n/a	n/a	n/a	n/a	n/a
10	n/a	n/a	n/a	n/a	n/a
11	n/a	n/a	n/a	n/a	n/a
12	n/a	n/a	n/a	n/a	n/a
13	n/a	n/a	n/a	n/a	n/a
14	n/a	n/a	n/a	n/a	n/a
15	n/a	n/a	n/a	n/a	n/a
16	n/a	n/a	n/a	n/a	n/a
17	n/a	n/a	n/a	n/a	n/a
18	n/a	n/a	n/a	n/a	n/a
19	n/a	n/a	n/a	n/a	n/a
20	n/a	n/a	n/a	n/a	n/a
21	n/a	n/a	n/a	n/a	n/a
22	n/a	n/a	n/a	n/a	n/a
23	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a
25	n/a	n/a	n/a	n/a	n/a
26	n/a	n/a	n/a	n/a	n/a
27	n/a	n/a	n/a	n/a	n/a
28	n/a	n/a	n/a	n/a	n/a
29	n/a	n/a	n/a	n/a	n/a
30	n/a	n/a	n/a	n/a	n/a
31	n/a	n/a	n/a	n/a	n/a
32	n/a	n/a	n/a	n/a	n/a
33	n/a	n/a	n/a	n/a	n/a
34	n/a	n/a	n/a	n/a	n/a
35	n/a	n/a	n/a	n/a	n/a
36	n/a	n/a	n/a	n/a	n/a
37	n/a	n/a	n/a	n/a	n/a
38	n/a	n/a	n/a	n/a	n/a
39	n/a	n/a	n/a	n/a	n/a
40	n/a	n/a	n/a	n/a	n/a
41	n/a	n/a	n/a	n/a	n/a
42	n/a	n/a	n/a	n/a	n/a
43	n/a	n/a	n/a	n/a	n/a
44	n/a	n/a	n/a	n/a	n/a
45	n/a	n/a	n/a	n/a	n/a
46 47	n/a	n/a	n/a	n/a	n/a
	n/a	n/a	n/a	n/a	n/a
48	n/a	n/a	n/a	n/a	n/a
50	n/a	n/a	n/a	n/a	n/a
	n/a l <b>Average</b>	n/a	n/a	n/a	n/a
11 cigilico	LITTELAGE	•			